TWENTIETH BIENNIAL REPORT

of the

DIVISION OF FINANCE

of the

DEPARTMENT OF ECONOMIC DEVELOPMENT

STATE OF MISSOURI

COVERING PERIOD

JULY 1, 1984 to JUNE 30, 1986

THOMAS B. FITZSIMMONS

DIRECTOR OF FINANCE

State of Missouri

John Ashcroft, Governor

Division of Finance
P.O. Box 716
Jefferson City, Missouri 65102

Thomas B. Fitzsimmons
Commissioner

October 20, 1986

The Honorable John Ashcroft
Governor of Missouri
State Capitol
Jefferson City, Missouri 65101

Dear Governor Ashcroft:

In accordance with Section 361.140 RSMo, I submit the attached report covering the operation of the Division of Finance during the period from July 1, 1984 to June 30, 1986. The report includes listings and summaries of financial statements of all banks, trust companies and consumer credit lenders supervised by this division.

For the past two years financial institutions in Missouri have continued to adjust to the effects of deregulation of deposit interest rates and a depressed agricultural economy. Since 1982, the number of banks assigned a problem status or requiring special supervisory attention has grown from 45 to 105; virtually all this increase is comprised of rural banks. Eleven state chartered banks were closed during this biennial period; however, all but three were reopened under new ownership with no disruption of banking services to the community. Equally important, no depositor has suffered any loss of funds as a result of these closures.

As of June 30, 1986, 535 state chartered financial institutions, including six nondeposit trust companies and one development finance corporation, held assets of $22.7 billion. This represents a decrease of 7.5% during the past two years.

Since June 30, 1984, eleven new state bank charters and one nondeposit trust company charter have been issued and sixty new facilities were approved. Eleven converted to national charters and two national banks converted to state charters. Twenty-five banks merged with other state banks while thirty-seven merged with national banks. The number of state banks and trust companies declined 12% from 605 to 535, largely through mergers made possible by legislation passed in 1983 and 1985. Nearly all of this activity has been from the multi-bank holding companies who have been consolidating their interests in the metropolitan areas. The majority of these mergers have been into national banks, resulting in a loss of $5.6 billion in state bank assets.

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Adjusted for the effect of these banks, the asset growth of state banks was 25% during the two-year period. This compares with a 19.8% growth during the previous biennial. Approximately 92% of asset growth was funded by deposits which grew 27%. Of the funds provided by deposit growth, 63% was used to fund loans, and 16% for investment securities.

Loans secured by real estate showed the strongest growth during the biennial period, increasing from 42% of total loans to 45%. All other categories declined in relation to total loans: commercial down from 28% to 25%; consumer down from 20% to 19%; and farm loans down from 10% to 8%.

Equity capital increased 19% (adjusted for the loss of banks to national charters). Although equity growth was considered strong, it did not match the level of asset growth. As a result, the equity to asset ratio declined slightly to 7.90%. The lower rate of capital formation was influenced by several factors including lower net interest margins, increasing loan loss reserves in agricultural banks, and reduced earnings retention.

The biennial saw passage of numerous bills which affect banks and other financial institutions.

In 1985, the General Assembly passed SB 183, HB 358/440 and HB 856 which permitted extension fees, raised the small loan and retail credit card rates and increased fees on second mortgage loans, respectively. SB 52 expanded bank facility powers including authorization of electronic funds transfer devices and also allowed banks to invest in real estate development corporations. HB 408, filed at the request of the Division of Finance, modernized and broadened the authority of the Commissioner, giving him the power to take action against bank officers and directors who are operating in an unsafe and unsound manner.

In 1986, SB 667, which repealed the Missouri co-signer's notice requirement and increased points on second mortgage loans and HB 1207, which authorized additional sales of credit property insurance and modified the Rule of 78's, were enacted. SB 442 authorized regional, reciprocal interstate banking with the Commissioner being required to pass on the issues of reciprocity and solvency. HB 1195 was filed at this Division's request; it refocused the facility laws including authorization for statewide facilities in the event of a bank failure, which authority has already been used twice as of this writing. This bill also revised the Division's assessment procedures to foster equity, provided for holding company examinations, required expedited availability of bank deposits, limited overdraft charges and addressed the bank

tax issue. SB 648 expanded banking facility opportunities in first class counties.

Funds for the operation of the Division of Finance are derived entirely from the financial institutions it regulates. Each fiscal year, the approved appropriation plus employee fringe benefits and an additional 15% is billed to all state chartered banks and trust companies, based on asset size. As a result of the passage of HB 1195, the Division's budget is now assessed on the basis of a weighted formula which takes into consideration the relative cost of examining banks of various size. Prior to this change, the assessment was allocated pro rata based on each bank's total assets.

During the past two years the bank examination staff has been increased by sixteen examiners. Twelve of these new positions were approved in Fiscal Year 1986 as the second phase of our program to increase the bank examination staff to an adequate level. The Federal Deposit Insurance Corporation has discontinued the Divided Examination Program in Missouri while the number of problem banks has continued to increase. These factors resulted in a significant increase in the number of bank examinations that must be performed by this division and created the need for the additional examiners to perform these duties. Under the current circumstances we do not anticipate a need to further expand the examination staff. Our efforts in the future will be concentrated on improved efficiency, primarily through increased use of automation in field examinations as well as in off-site monitoring of bank performance.

Through the support of the banking industry and the General Assembly over the past two years, the Division of Finance has received the funds needed to develop a staff of examiners capable of handling the increased volume of problems faced by Missouri banks. Maintaining that capability will require that future appropriations provide adequate funds to support the training programs and the promotional ladder designed to encourage careers as state bank examiners.

In summary, I believe Missouri's state banking system is sound; however, the weakened agricultural economy will continue to adversely affect a segment of our rural banks for some time to come and additional bank closures can be expected. Effective supervision by this agency will be necessary to ensure a continued safe and sound banking system which has the confidence of the citizens of Missouri.

Respectfully submitted,

Thomas B. Fitzsimmons

Thomas B. Fitzsimmons
Commissioner of Finance

TBF:ssr
Attachment

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DIVISION OF FINANCE

BANKS AND TRUST COMPANIES

The first banking corporations in Missouri received their charters by special acts of the territorial legislature and, after 1820, by acts of the Missouri General Assembly permitting the incorporation of particular banks. During the pre-Civil War period, the state's financial needs were also served by a number of incorporated private banks which lacked the legal authority then possessed by state chartered banks - that of issuing bank notes which circulated as currency. Private or unincorporated banks continued to operate in Missouri as late as the 1920's and a number of today's banking corporations began operations as private banks.

In 1857, the General Assembly enacted a statute creating state administrative offices for the supervision of state chartered banks. The Banking Commissioner and Assistant Banking Commissioner were given four-year terms and were appointed by the Governor. The Commissioner and Assistant Commissioner had custody of the plates and dies used for the printing of each bank's notes and one of the two state officials was required to countersign each bank note issued. Periodic bank examinations were required by the act. The first person to serve as Banking Commissioner was Claiborne F. Jackson. He was elected Governor in 1860, urged Missouri to secede from the Union and was replaced by an anti-secessionist Governor during the 1861 state convention at which Missouri decided to remain in the Union.

In 1863, an act with the stated purpose of creating a national currency and which permitted state banks to become national banks was passed by the United States Congress. While a national currency was undoubtedly needed, the main underlying purpose of the act was to better finance the Union's Civil War effort. National banks were permitted to issue bank notes up to an amount equal to ninety percent of the market value of U.S. Government bonds deposited with the U.S. Treasury. Thus, national banks were forced to buy bonds to finance the staggering cost of the Civil War. In 1865, Congress imposed a ten percent tax upon the payment after July 1, 1866, of any bank note other than national bank notes. As a result of this statute, most of the bank note issuing state chartered Missouri banks became national banks and in 1866, the posts of Banking Commissioner and Assistant Banking Commissioner were eliminated.

Missouri's first general incorporation act for banks was adopted in 1877. No prior submission to or approval by any organ of the state was required by the act. The first comprehensive trust company statute was adopted in 1885. In 1895, an act was passed requiring annual bank examinations and the Secretary of

State was given administrative powers to enforce compliance with the banking statutes.

In 1907, the General Assembly revised the banking statutes and created the State Banking Department headed by the Bank Commissioner. This action took effect in 1909.

In 1921, the State Banking Department became the Department of Finance and the title "Commissioner of Finance" was created. The 1945 Constitution, which took effect July 1, 1946, changed the name of the Department of Finance to the Division of Finance and placed it under the jurisdiction of the Department of Business and Administration. The State Banking Board was created in 1955 to handle appeals from certain decisions and orders of the Commissioner of Finance.

Under the Reorganization Act of 1974, the Department of Business and Administration was abolished and the Division of Finance was transferred to the new Department of Consumer Affairs, Regulation and Licensing which, by Constitutional amendment adopted on August 7, 1984, was renamed the Department of Economic Development. The director of the Division of Finance, by tradition referred to as the Commissioner of Finance, is nominated by the Director of the Department of Economic Development and appointed by the Governor with the advice and consent of the Senate.

The Division of Finance is self-supporting through statutory assessments and fees based on the total assets of the institutions under its supervision. Each banking institution is required to publish a statement of condition at least twice annually and to comply with other written orders of the Director of Finance.

Missouri has been referred to as a unit bank state because for years it has had a strong anti-branching law. However, the law has been modified in several important ways since 1959. At present there are several exceptions to the general rule against branches: (1) A bank located in a first class county or in the City of St. Louis may establish four facilities (branches) anywhere in such county or city but one of the four may be established in an adjoining or next adjoining first class county; (2) a bank located elsewhere may establish any number of facilities (A) in its own city or unincorporated community (B) in any community without banking services within five miles of the main banking house, and (C) in any community without banking services in the same county; (3) any bank may establish ATMs anywhere in the state; (4) any bank which purchases the assets and assumes the liabilities of a closed bank may establish facilities at the location of the closed bank's offices regardless of location; (5) merged banks possess all facility rights possessed by the merging banks if the merging banks were in existence for more than one year and located in the same or adjoining counties or the merger is undertaken to avoid a bank failure and no acceptable merger is available in the county; (6) multi-bank holding companies and regional reciprocal interstate banking are permitted.

On June 30, 1986, the Division of Finance supervised 535 state chartered banks and trust companies with combined total assets of $22,710,100,000. With the exception of six nondeposit trust companies and one development finance corporation, all institutions are insured by the Federal Deposit Insurance Corporation. The banks were operating a total of 440 facilities separate from their main banking house.

CONSUMER CREDIT

The Division of Finance is also charged with the responsibility of executing laws relating to consumer transactions under several statutes.

Chapter 367 requires licensing of consumer credit lenders, more commonly known as small loan companies. On June 30, 1986, the Division was supervising 271 such small loan companies. The supervision involves periodic examination for the purpose of assuring compliance with various consumer laws concerning maximum interest rates, credit related insurance, disclosures and refunding. The Division collects and consolidates reports of these companies' financial activities; a consolidation of these reports is summarized on the closing pages of this volume.

Chapter 365 is the Motor Vehicle Time Sales Act, a comprehensive licensing, disclosure, and rate law regulating time sales of motor vehicles. On June 30, 1986, the Division was supervising 78 such companies. The supervision includes periodic examination to assure compliance with various consumer provisions.

Chapter 364, the Missouri Financing Institution Licensing Act, regulates persons and entities engaged in the business of purchasing retail time contracts on merchandise other than motor vehicles. On June 30, 1986, the Division was supervising 58 such licensees. The supervision includes periodic examination for the purpose of assuring compliance with various consumer provisions especially those found in the substantive law relative to Chapter 364, the Retail Credit Sales Act (Sections 408.250 through 408.370).

The Missouri Second Mortgage Loan Act, Sections 408.231 through 408.237, treats loans secured by junior liens on residential real estate. Most small loan companies and many banks have very active second deed of trust lending programs; twelve companies in the state engage exclusively in this sort of lending. The Division of Finance examines these operations for compliance with all of the consumer provisions.

The Missouri Premium Finance Law, found within Chapter 364, is a comprehensive licensing, disclosure, and rate bill for institutions which finance insurance premiums. The Division of Finance maintains supervisory authority over licensees under this act to assure compliance with provisions designed to protect the consumer. On June 30, 1986, the Division was supervising 64 such companies.

The Money Order Licensing Law, found in Chapter 361, provides for the licensing of companies which issue money orders. The purpose of the law is to assure that money orders issued in the State of Missouri are paid according to their terms. The Division licenses companies to engage in such business upon filing an application, certified audit, and a bond to assure performance. On June 30, 1986, the Division was supervising 30 such licensees.

The Missouri Anti-Redlining Law, Sections 408.570 through 408.600, prohibits discrimination in making of loans secured by residential real estate because of location of a specific property or race, age, sex, marital status, religion, or national origin of the borrower. The Division enforces the anti-redlining laws relative to all state chartered banks and licensed financial institutions plus mortgage bankers. All such institutions are obliged to file reports periodically and those institutions located within cities or counties with populations exceeding 250,000 persons are subject to examination by the Division as well.

COMMISSIONERS OF DIVISION OF FINANCE
DEPARTMENT OF ECONOMIC DEVELOPMENT
STATE OF MISSOURI

No.	Name	Date of Appointment	Date Service Ended
1.	John E. Swanger	Jan. 16, 1909	Feb. 1, 1913
2.	J. T. Mitchell	Feb. 1, 1913	April 2, 1917
3.	C. F. Enright	April 2, 1917	Jan. 13, 1921
4.	J. C. Hughes	Jan. 13, 1921	Nov. 1, 1922
5.	Frank C. Millspaugh	Dec. 4, 1922	Mar. 25, 1925
6.	W. E. Zuendt	Mar. 25, 1925	April 27, 1925
7.	C. E. French	April 27, 1925	Sept. 16, 1926
8.	S. L. Cantley	Sept. 16, 1926	Oct. 20, 1930
9.	C. E. French	Oct. 20, 1930	Jan. 6, 1931
10.	S. L. Cantley	Jan. 6, 1931	June 3, 1932
11.	D. R. Harrison	June 3, 1932	Feb. 6, 1933
12.	O. H. Moberly	Feb. 6, 1933	Oct. 4, 1937
13.	Sam J. Ross (Acting Comm.)	Oct. 4, 1937	Dec. 1, 1937
14.	R. W. Holt	Dec. 1, 1937	June 27, 1941
15.	D. R. Harrison	June 27, 1941	April 23, 1945
16.	M. E. Morris	April 23, 1945	July 1, 1946
17.	H. G. Shaffner	July 1, 1946	Dec. 15, 1952
18.	Robert B. Mackey (Acting Comm.)	Dec. 16, 1952	May 31, 1953
19.	J. A. Rouveyrol	June 1, 1953	Feb. 21, 1957
20.	G. H. Bates	Feb. 21, 1957	Feb. 16, 1961
21.	J. Layton Pickard	Feb. 16, 1961	July 31, 1962
22.	Robert B. Mackey (Acting Comm.)	Aug. 1, 1962	Oct. 15, 1962
	Robert B. Mackey	Oct. 15, 1962	Jan. 11, 1965
23.	C. W. Culley	Jan. 13, 1965	July 1, 1971
24.	H. Duane Pemberton	July 1, 1971	Feb. 5, 1973
25.	W. R. Kostman	Feb. 6, 1973	May 17, 1977
26.	Edgar H. Crist	May 19, 1977	Aug. 31, 1979
27.	Earl L. Manning (Acting Comm.)	Sept. 5, 1979	Mar. 31, 1981
28.	Kenneth W. Littlefield	April 1, 1981	Feb. 15, 1985
29.	Earl L. Manning (Acting Comm.)	Feb. 16, 1985	Mar. 31, 1985
30.	Thomas B. Fitzsimmons	April 1, 1985	.....

STATE BANKING BOARD

WILLIAM W. QUIGG, Chairman
President, Central Trust Bank, Jefferson City

WILLIAM D. ABELE, Secretary
Attorney, Boonville

CHARLES E. LUTHY, Member
Owner, Sho-Me Automotive & Industrial Supply, Lebanon

CORNELIUS T. LANE, JR., Member
Attorney, St. Louis

JAMES R. JENKINS, Member
Vice President, The Citizens Bank of Sparta

Compensation - $100 per day while discharging their duties (Section 361.098, RSMo).

OFFICIAL ROSTER-DIVISION OF FINANCE

JUNE 30, 1986

Name	Title	Salary	Location
FITZSIMMONS, THOMAS B.	Commissioner of Finance	46,105	Jefferson City
MANNING, EARL L.	Deputy Commissioner	43,917	Jefferson City
WALLS, KENNETH L.	Chief Examiner	43,917	Jefferson City
FRIEDHOFF, IRVEN L.	General Counsel	43,917	Jefferson City
GEARY, STEVEN M.	Associate General Counsel	39,850	Jefferson City
LAWSON, LARRY M.	Supervisor of Support Services	39,850	Jefferson City
BREDEMAN, SUSAN R.	Senior Examiner III	37,781	Jefferson City
GERKEN, FRED W.	Senior Examiner III	36,180	Jefferson City
RONIMOUS, GARY W.	Senior Examiner III	35,247	Jefferson City
IMHOFF, MICHAEL	Senior Examiner III	33,600	Jefferson City
BARLOW, GREG	Senior Examiner III	33,600	Jefferson City
WASHBURN, WM. RANDALL	Senior Examiner II	32,352	Jefferson City
SMITH, IRENE	Accountant	22,952	Jefferson City
CORRIGAN, TERRY	Report Analyst	17,820	Jefferson City
BAHR, BARBARA	Legal Secretary	19,185	Jefferson City
BOECKMAN, PEGGY	Clerk Typist I	11,272	Jefferson City
BOUCHER, KARLA	Copy Machine Operator	5.13/hr	Jefferson City
BURKS, CATHY	Data Entry Operator II	13,608	Jefferson City
EIKEN, JUDY	Secretary II	15,562	Jefferson City
EVEN, LAURA	Clerk Typist II	13,212	Jefferson City
HOHENSTREET, ANN	Secretary III	18,068	Jefferson City
KISS, BERNICE	Clerk Typist III	14,364	Jefferson City
LUCAS, NORMA	Administrative Secretary	21,118	Jefferson City
RAITHEL, MARILYN	Secretary III	16,328	Jefferson City
REINKEMEYER, ANNA MARIE	Clerk Typist III	14,890	Jefferson City
RUTHERFORD, SANDRA	Senior Accounting Clerk	16,308	Jefferson City
SAPP, LOIS	Secretary I	13,608	Jefferson City
TOMKA, RAMONA	Secretary II	15,562	Jefferson City
VOSS, SHIRLEY	Clerk Typist I	13,342	Jefferson City
WEAVER, RICHARD	Receiving Clerk	11,664	Jefferson City

SUPERVISORY BANK EXAMINERS

Name	Salary	District
BEAUDET, CHARLES	43,917	Kansas City-North
BUFE, ROBERT J.	43,917	St. Louis-North
CLOS, LAWRENCE	39,286	Kansas City-South
EATON, ROBERT D.	43,917	Sikeston
HELVEY, R. MICHAEL	41,602	St. Louis-South
HOLTMEYER, WILLIAM J.	43,917	Springfield
JOHNSON, BARBARA	39,286	St. Joseph
LUETKEMEYER, BRICE	39,286	Central Missouri

SENIOR BANK EXAMINERS

BRADLEY, R. MICHAEL	31,800	St. Louis-South
DIMOND, LINDA	33,000	St. Louis-South
EDWARDS, CONNIE	30,000	Sikeston
ELSBERRY, DALE	30,500	Central Missouri
FISCHBACH, DON	29,400	Kansas City-North
HARRIS, RICK D.	31,300	Kansas City-South
HENEGHAN, DENIS	34,668	St. Louis-North
HORNE, ROBERT	31,500	Central Missouri
JOHNSON, JOYCE	33,510	Central Missouri
MCCLURE, DAVID ERIC	31,000	Springfield
MCKEE, JOHN	28,892	Springfield
NOLL, EDITH	33,510	Central Missouri
WHEATLEY, PHILIP	30,000	Springfield

BANK EXAMINERS

CHAPMAN, WILLIAM	29,400	Kansas City-North
CLAYCOMB, WILLIAM	27,000	Central Missouri
CRAYDEN, KAREN	25,000	Kansas City-North
CROUSE, LOIS	25,500	Springfield
FRISH, BARBARA	28,400	Sikeston
JACKSON, TOM	27,700	Kansas City-South
JUDGE, MARY	25,500	St. Louis-South

BANK EXAMINERS (Continued)

Name	Salary	District
MCGONAGLE, CRAIG	26,800	St. Louis-South
PARSON, ROGER	28,000	St. Joseph
QUERTERMOUS, KEN	29,200	Sikeston
ROBINSON, GARRY	25,500	Springfield
TRIPLET, JIM	25,500	St. Joseph
WARD, JAMES	25,500	Springfield
WILLETT, PAULA	25,200	Kansas City-South

SENIOR ASSISTANT BANK EXAMINERS

CALLOWAY, ART	21,500	St. Louis-North
COMBS, JAMES	21,600	Springfield
FAHRENBRINK, RUSSELL	19,600	Kansas City-South
GOSNEY, BRET	20,200	Central Missouri
HUMPHREY, PATRICIA	21,600	Kansas City-South
KELTNER, SUSAN	20,400	Sikeston
LEWIS, JAMES	21,900	St. Louis-North
LLOYD, WILLIAM	21,800	Central Missouri
SELBY, DEBRA	21,800	Central Missouri
SMITH, JOHN	21,900	Central Missouri
WILLIS, PATRICK	20,400	Kansas City-South

ASSISTANT BANK EXAMINERS

BONO, JOHN R.	16,600	Central Missouri
BURKS, MICHELE	16,000	Central Missouri
COFFMAN, THERESA	16,000	Kansas City-South
DENMAN, WILLIAM	16,000	St. Louis-South
ELLIS, GARY	16,000	Kansas City-North
FIELDS, AARON	19,200	St. Louis-North
GABRIEL, DAN	16,000	St. Joseph
HAGEDORN, SUSAN	19,000	Central Missouri
HAYES, ATHENA	19,200	St. Louis-South
JUDD, MARILYN	19,200	Springfield
JUSTIN, TONY	17,500	St. Joseph
LAWELLIN, DOUG	16,600	St. Louis-North

ASSISTANT BANK EXAMINERS (Continued)

Name	Salary	District
LUETKEMEYER, JEFF	19,200	St. Louis-North
MANN, DARYL	16,600	St. Joseph
MCCRACKEN, E. DEAN	16,600	Sikeston
MISZNER, TODD	16,900	Kansas City-North
MOORMAN, JANET	19,200	Central Missouri
NASH, TIMOTHY	17,500	St. Joseph
PENSEL, JULIE	16,600	St. Louis-North
PHILLIPS, SANDRA	17,500	St. Louis-South
REA, ROBERT	16,900	St. Joseph
RILEY, LISA	19,200	Central Missouri
SCHUSTER, MARK	18,200	Kansas City-North
STARK, DEANN	16,600	Springfield
STOLTE, NEIL	19,200	St. Joseph
TAGGART, PAT	16,600	Springfield
THORN, CHARLES	16,600	Sikeston
WALLACE, JAMES	16,600	Kansas City-North

TRUST EXAMINERS

WEHRLE, JOSEPH	Supervisory Examiner	32,931	St. Louis
GILLIS, STEPHEN B.	Senior Trust Examiner	26,500	Kansas City
PAGE, ROBERT	Trust Examiner (Part-time)	10.40/hr	St. Louis

CONSUMER CREDIT EXAMINERS

CHRONISTER, DANIEL L.	Senior Examiner	29,471	DeSoto
CORMACK, KENNETH A.	Consumer Credit Examiner	24,000	Kansas City
HOPPER, GARY A.	Senior Examiner	29,471	Marshall
PULLEN, ROBERT L.	Senior Examiner	28,313	Springfield
STORY, WILLIAM ANTHONY	Senior Examiner	31,774	St. Charles
TURNER, DAVID W.	Senior Examiner	28,313	Springfield

TABLE I

Statement of appropriations, disbursements and balances for the Division of Finance for the fiscal year ending June 30, 1985

	Appropriation	Governor's Reserve	Expenditures to June 30, 1985	Balance Expired June 30, 1985
Personal Service. . .	$2,568,291	$ 20,775	$2,547,154	$ 362
Expense & Equipment .	511,546	-0-	511,546	-0-
TOTALS. . .	$3,079,837	$ 20,775	$3,058,700	$ 362

TABLE II

Statement of appropriations, disbursements and balances for the Division of Finance for the fiscal year ending June 30, 1986

	Appropriation	Governor's Reserve	Expenditures to June 30, 1986	Balance Expired June 30, 1986
Personal Service. . .	$3,029,861	$ 32,000	$2,976,905	$20,956
Expense & Equipment .	635,123	-0-	629,121	6,002
TOTALS. . .	$3,664,984	$ 32,000	$3,606,026	$26,958

TABLE III

Receipts and disbursements of the Division of Finance for the period July 1, 1984 to June 30, 1986

	Receipts	Disbursements
*1985 Banks and Consumer Credit.	$3,624,786	$3,058,700
*1986 Banks and Consumer Credit.	5,040,856	3,606,026
TOTALS	$8,665,642	6,664,726

*Includes Motor Vehicle and Financing Institutions

"MARKET RATES" OF INTEREST

The provisions of Senate Bill 305 included a revision of Section 408.030 which permits a "market rate" of interest which is to be declared quarterly by the Commissioner of Finance. The rates so declared under this statute have been as follows:

*July 3 through September 30, 1979	- 11.6%
October 1 through December 31, 1979	- 11.4%
January 1 through March 31, 1980	- 12.8%
April 1 through June 30, 1980	- 14.6%
July 1 through September 30, 1980	- 12.8%
October 1 through December 31, 1980	- 13.5%
January 1 through March 31, 1981	- 14.8%
April 1 through June 30, 1981	- 15.2%
July 1 through September 30, 1981	- 16.0%
October 1 through December 31, 1981	- 16.6%
January 1 through March 31, 1982	- 15.7%
April 1 through June 30, 1982	- 16.6%
July 1 through September 30, 1982	- 15.7%
October 1 through December 31, 1982	- 15.2%
January 1 through March 31, 1983	- 13.2%
April 1 through June 30, 1983	- 13.6%
July 1 through September 30, 1983	- 13.2%
October 1 through December 31, 1983	- 14.4%
January 1 through March 31, 1984	- 14.3%
April 1 through June 30, 1984	- 14.4%
July 1 through September 30, 1984	- 15.9%
October 1 through December 31, 1984	- 15.2%
January 1 through March 31, 1985	- 14.3%
April 1 through June 30, 1985	- 14.4%
July 1 through September 30, 1985	- 14.0%
October 1 through December 31, 1985	- 13.6%
January 1 through March 31, 1986	- 13.1%
April 1 through June 30, 1986	- 12.1%

*The first quarter begins on this date because of an emergency clause in Senate Bill 305.

NEW BANKS CHARTERED

July 1, 1984 to June 30, 1986

**07-20-84	The Interim Bank of Carroll County, Carrollton, MO
**08-09-84	MVSW Bank, St. Louis, MO
09-21-84	Missouri Independent Bank, Jefferson City, MO
09-21-84	First Trust of MidAmerica, Liberty, MO
**11-02-84	First Bank of Fredericktown, Fredericktown, MO
03-08-85	Capital Bank & Trust Company of Clayton, Clayton, MO
**03-11-85	Macon-Atlanta Interim Bank, Macon, MO
05-03-85	Farmer's State Bank of Buchanan County, St. Joseph, MO (This bank purchased certain of the assets and assumed most of the liabilities of Farmers State Bank, St. Joseph which was closed by the Commissioner on this date)
**05-10-85	Ellisville State Bank, Ellisville, MO
07-19-85	United Missouri Bank of Linn County, Linneus, MO (This bank purchased certain of the assets and assumed most of the liabilities of Linn County State Bank, Linneus, MO which was closed by the Commissioner on this date)
08-21-85	State Bank of Southwest Missouri, Springfield, MO
09-13-85	First State Bank of St. Robert, St. Robert, MO (Conversion from national charter)
10-25-85	First Bank Centre, Osage Beach, MO
11-21-85	United Missouri Bank of Clarksdale, Clarksdale, MO (This bank was chartered to purchase certain of the assets and to assume the deposit liabilities of The Clarksdale Bank of Clarksdale, which was closed by the Commissioner on this date)
12-13-85	Security Bank of Southwest Missouri, Exeter, MO (This bank was chartered to purchase certain of the assets and to assume the deposit liabilities of The Farmers State Bank of Barry County, Exeter, MO which was closed by the Commissioner on this date)
12-13-85	Central Lake State Bank, Lake Ozark, MO (This bank was chartered to purchase certain of the assets and to assume the deposit liabilities of Lake National Bank which was closed by the Comptroller of the Currency on this date)
01-03-86	First Exchange Bank of St. Louis, St. Louis County, MO
01-24-86	Mega Bank of St. Charles County, St. Charles County, MO
02-27-86	Bankcenter One/St. Charles, St. Charles, MO (Conversion from national charter)

**Refer to list of mergers.

FOREIGN AGENCY LICENSES ISSUED

License Number	Date	Name	Agency Location
3	7-12-84	Lloyds Bank, Plc London, England (formerly Lloyds Bank International Limited)	St. Louis, MO

CLOSED BANKS

July 1, 1984 to June 30, 1986

Name	Date Closed	Total Assets	Total Liabilities	Total Deposits
Bucklin State Bank Bucklin, MO	10-12-84	16,087	15,487	15,265
Farmers State Bank St. Joseph, MO	05-03-85	50,867	50,436	49,603
Linn County State Bank Linneus, MO	07-19-85	5,381	5,403	5,301
Missouri Delta Bank Hayti, MO	08-28-85	9,116	8,221	8,112
Cardwell State Bank Cardwell, MO	08-28-85	6,206	5,770	5,664
The Clarksdale Bank of Clarksdale Clarksdale, MO	11-21-85	6,167	5,915	5,847
Farmers State Bank of Barry County Exeter, MO	12-13-85	4,203	4,177	4,079
Princeton State Bank Princeton, MO	12-19-85	18,366	18,515	16,809
The Citizens Bank of Winigan Winigan, MO	03-07-86	6,534	6,304	6,209
Farmers and Merchants Bank of Huntsville Huntsville, MO	03-28-86	16,603	17,772	17,590
The Peoples Bank of Mercer Mercer, MO	04-10-86	10,412	10,578	10,456

MERGERS

July 1, 1984 through June 30, 1986

07-02-84 St. James Bank, St. James, MO, merged with/into Phelps County Bank, Rolla, MO, the survivor

07-09-84 The Baden Bank of St. Louis, St. Louis, MO, merged with/into General Bank (formerly Bank of St. Louis), St. Louis, MO, the survivor

07-09-84 Jefferson-Gravois Bank of St. Louis, St. Louis, MO, merged with/into General Bank (formerly Bank of St. Louis), St. Louis, MO, the survivor

07-12-84 Mercantile Bank of St. Peters, St. Peters, MO, merged with/into Mercantile Bank of St. Charles County, St. Charles, MO, the survivor

07-13-84 The Bank of Kansas City, Kansas City, MO, merged with/into Kansas City Bank & Trust Co., Kansas City, MO, the survivor. The new name of the surviving bank is The Bank of Kansas City.

08-31-84 Lindbergh Bank, Hazelwood, MO, and Commercial Bank of St. Louis County, Olivette, MO, merged with/into General Bank of St. Louis County, (formerly Central Bank of Clayton), Clayton, MO, the survivor

09-21-84 Mercantile Bank of Wheaton, Wheaton, MO, merged with/into The First National Mercantile Bank of Monett, Monett, MO, under the charter and title of The First National Mercantile Bank of Monett

10-12-84 MVSW Bank, St. Louis, MO (an interim bank), merged with/into Southwest Bank of St. Louis, St. Louis, MO, the survivor

11-01-84 Farmers and Merchants Bank of Greenridge, Green Ridge, MO, merged with/into Centerre Bank of Sedalia, Sedalia, MO, the survivor. The new name of the surviving bank is COMMUNITY BANK OF PETTIS COUNTY.

11-23-84 Peoples Mercantile Bank, Kansas City, MO, merged with/into Red Bridge Mercantile Bank, Kansas City, MO, the survivor. The new name of the surviving bank is MERCANTILE REGIONAL BANK.

12-27-84 Cape County Bank, Jackson, MO, merged with/into Cape Bank, (an interim bank), Jackson, MO, the survivor. The new name of the surviving bank is CAPE COUNTY BANK.

12-31-84 New Era Bank, Fredericktown, MO, merged with/into First Bank of Fredericktown (an interim bank), Fredericktown, MO, the survivor. The new name of the surviving bank is NEW ERA BANK.

01-01-85 Commerce Bank of Excelsior Springs, Excelsior Springs, MO, merged with/into Commerce Bank of Clay County, N.A., Kansas City, MO, the survivor

01-01-85 Commerce Bank of Festus, Festus, MO, and Commerce Bank of House Springs, House Springs, MO, merged with/into Commerce Bank of Arnold, N.A., Arnold, MO, the survivor. The new name of the surviving bank is COMMERCE BANK OF JEFFERSON COUNTY, N.A.

01-01-85 Commerce Bank of Tower Grove, St. Louis, MO, merged with/into Commerce Bank of St. Louis, N.A., St. Louis, MO, the survivor

01-01-85 Commerce Bank of Wentzville, Wentzville, MO, merged with/into Commerce Bank of St. Charles, N.A., St. Charles, MO, the survivor

02-01-85 The Interim Bank of Carroll County, Carrollton, MO, merged with/into Carroll County Trust company of Carrollton, MO, the survivor

03-01-85 Landmark North County Bank and Trust Company, Jennings, MO, Landmark Bank of South County, Sunset Hills, MO, Landmark Bank of Ladue, Ladue, MO, and Landmark Northwest Plaza Bank, St. Ann, MO, merged with/into Landmark Bank of Creve Coeur, Creve Coeur, MO, the survivor. The new name of the surviving bank is LANDMARK BANK and is located at 10 South Brentwood Boulevard, Clayton, MO.

03-30-85 United Missouri Bank of Kirkwood, Kirkwood, MO, merged with/into United Missouri Bank of Ferguson, Ferguson, MO, the survivor. The new name of the surviving bank is UNITED MISSOURI BANK OF ST. LOUIS COUNTY and is located at 426 North Kirkwood Road, Kirkwood, MO.

04-15-85 Boatmen's Bank and Trust Company of Kansas City, and Charter-Bank Ward Parkway, National Association, both of Kansas City, MO, merged with/into Boatmen's First National Bank of Kansas City, Kansas City, MO, the survivor

04-22-85 Gravois Bank at Mehlville, Mehlville, MO, merged with/into Gravois Bank, St. Louis County, MO, the survivor

05-10-85 Center State Bank, Center, MO, merged with/into Ralls County State Bank, New London, MO, the survivor

06-17-85 Boatmen's Bank of Ladue, Ladue, MO, and Boatmen's Bank of Overland, Overland, MO, merged with/into Boatmen's Bank of St. Louis County, Clayton, MO, the survivor

06-17-85 Macon-Atlanta Interim Bank, Macon, MO, merged with/into Macon-Atlanta State Bank, Macon, MO, the survivor

06-30-85 Commerce Bank of Richmond Heights, Commerce Bank of Webster Groves, Commerce Bank of Florissant, Commerce Bank of St. Louis County, Clayton, Commerce Bank of Manchester, Commerce Bank of Chesterfield, Commerce Bank of University City, and Commerce Bank-North County, St. Louis County, merged with/into Commerce Bank of Kirkwood, N.A.,, the survivor. The new name of the surviving bank is COMMERCE BANK OF ST. LOUIS COUNTY, N.A.

09-11-85 Ellisville State Bank (an interim bank), Ellisville, MO, merged with/into Bankcenter One, Ellisville, MO, the survivor

11-18-85 Boatmen's Bank of Concord Village, Boatmen's Bank of Crestwood, Boatmen's Hampton Bank, St. Louis, Boatmen's Bank of Jennings, Boatmen's Bank of St. Louis County, Boatmen's Bank of Webster Groves, Boatmen's Bank of West County, Ballwin, and Boatmen's Trust Company, Clayton, merged with/into The Boatmen's National Bank of St. Louis, the survivor

11-25-85 United Missouri Bank of Clarksdale, Clarksdale, MO, merged with/into United Missouri Bank of St. Joseph, MO, the survivor

12-16-85 Central Lake State Bank, Lake Ozark, MO, merged with/into The Central Trust Bank, Jefferson City, MO, the survivor

01-02-86 Community Bank of Morrison, Morrison, MO, merged with/into First Missouri Bank of Gasconade County, Hermann, MO, the survivor

01-02-86 Bank of Bismarck, Bismarck, MO, merged with/into First Missouri Bank of St. Francois County, Flat River, MO, the survivor

02-06-86 Centerre Bank of Chesterfield, Centerre Bank of Florissant, and Centerre Bank National Association, St. Louis, MO, merged with/into Centerre Bank of South County, N.A., the survivor. The new name of the surviving bank is CENTERRE BANK NATIONAL ASSOCIATION.

03-05-86 Mark Twain State Bank, Bridgeton, Mark Twain Progress Bank, Fenton, Mark Twain Northland Bank, Jennings, Mark Twain St. Charles County Bank, N.A., St. Peters, Mark Twain St. Louis Bank, N.A., St. Louis, Mark Twain South County Bank, St. Louis County, and Mark Twain Parkway Bank, Chesterfield, merged with/into Mark Twain National Bank, Ladue, the survivor The new name of the surviving bank is MARK TWAIN BANK, NATIONAL ASSOCIATION.

03-13-86 Mercantile-Commerce Trust Company, St. Louis, MO, and Lewis and Clark Mercantile Bank, St. Louis, MO, merged with/into Gravois Mercantile National Bank, Affton, MO, the survivor. The new name of the surviving bank is MERCANTILE BANK NATIONAL ASSOCIATION.

03-24-86 Boatmen's Bank of Aurora, Aurora, MO and Boatmen's Bank of Lockwood, Lockwood, MO, merged with/into The Boatmen's National Bank of Springfield, Springfield, MO, the survivor

04-04-86 Landmark St. Louis Bank, N.A., St. Louis, MO, merged with/into Landmark Bank, Clayton, MO, the survivor

04-10-86 United Missouri Bank of Linn County, Linneus, MO, merged with/into United Missouri Bank of Brookfield, Brookfield, MO, the survivor. The new name of the surviving bank is UNITED MISSOURI BANK NORTH CENTRAL.

04-15-86 United Missouri Bank of Jefferson County, Arnold, MO and United Missouri Bank of St. Louis, N.A., St. Louis, MO, merged with/into United Missouri Bank of St. Louis County, N.A., Kirkwood, MO, the survivor. The new name of the surviving bank is UNITED MISSOURI BANK OF ST. LOUIS, N.A.

05-01-86 Commerce Bank of Bolivar, N.A., Bolivar, MO, merged with/into Commerce Bank of Springfield, Springfield, MO, the survivor

06-02-86 General Bank of St. Louis County, Clayton, MO and General Bank, St. Louis, MO, merged with/into The Boatmen's National Bank of St. Louis, St. Louis, MO, the survivor

06-13-86 Farmers State Bank of Liberal, Liberal, MO, merged with/into Bank of Minden, Mindenmines, MO, the survivor

06-30-86 American Bank of Tarkio, N.A., Tarkio, MO, merged with/into American Bank of Maryville, Maryville, MO, the survivor. The new name of the surviving bank is AMERICAN BANK OF NORTHWEST MISSOURI.

06-30-86 The Bank of Bunker, Bunker, MO, merged with/into Dent County Bank, Salem, MO, the survivor

CONVERTED TO NATIONAL CHARTER

July 1, 1984 to June 30, 1986

09-21-84	M	Mercantile Bank of Wheaton, Wheaton, MO
01-01-85	M	Commerce Bank of Excelsior Springs, Excelsior Springs, MO
01-01-85	M	Commerce Bank of Festus, Festus, MO
01-01-85	M	Commerce Bank of House Springs, House Springs, MO
01-01-85	M	Commerce Bank of Tower Grove, St. Louis, MO
01-01-85	M	Commerce Bank of Wentzville, Wentzville, MO
04-15-85	M	Boatmen's Bank and Trust Company of Kansas City Kansas City, MO
06-07-85	C	Commerce Bank of Kahoka, Kahoka, MO
06-07-85	C	Commerce Bank of Bonne Terre, Bonne Terre, MO
06-07-85	C	Commerce Bank of Lexington, Lexington, MO
06-28-85	C	Commerce Bank of Barry County, Cassville, MO
06-28-85	C	Commerce Bank of Bolivar, Bolivar, MO
06-28-85	C	Commerce Bank of Hannibal, Hannibal, MO
06-28-85	C	Commerce Bank of Louisiana, Louisiana, MO
06-28-85	C	Commerce Bank of Pacific, Pacific, MO
06-28-85	C	Commerce Bank of Poplar Bluff, Poplar Bluff, MO
06-30-85	M	Commerce Bank of Richmond Heights, Richmond Heights, MO
06-30-85	M	Commerce Bank of Webster Groves, Webster Groves, MO
06-30-85	M	Commerce Bank of Florissant, Florissant, MO
06-30-85	M	Commerce Bank of St. Louis County, Clayton, MO
06-30-85	M	Commerce Bank of Manchester, Manchester, MO
06-30-85	M	Commerce Bank of Chesterfield, Chesterfield, MO
06-30-85	M	Commerce Bank of University City, University City, MO
06-30-85	M	Commerce Bank-North County, St. Louis County, MO
11-18-85	M	Boatmen's Bank of Concord Village, St. Louis County, MO
11-18-85	M	Boatmen's Bank of Crestwood, Crestwood, MO
11-18-85	M	Boatmen's Hampton Bank, St. Louis, MO
11-18-85	M	Boatmen's Bank of Jennings, Jennings, MO
11-18-85	M	Boatmen's Bank of St. Louis County, Clayton, MO
11-18-85	M	Boatmen's Bank of Webster Groves, Webster Groves, MO
11-18-85	M	Boatmen's Bank of West County, Ballwin, MO
11-18-85	M	Boatmen's Trust Company, Clayton, MO
12-02-85	C	United Missouri Bank of St. Louis County, Kirkwood, MO
01-15-86	C	Gravois Mercantile Bank, St. Louis County, MO
02-06-86	M	Centerre Bank of Chesterfield, Chesterfield, MO
02-06-86	M	Centerre Bank of Florissant, Florissant, MO
03-05-86	M	Mark Twain State Bank, Bridgeton, MO
03-05-86	M	Mark Twain Progress Bank, Fenton, MO
03-05-86	M	Mark Twain Northland Bank, Jennings, MO
03-05-86	M	Mark Twain South County Bank, St. Louis County, MO
03-05-86	M	Mark Twain Parkway Bank, Chesterfield, MO
03-13-86	M	Mercantile-Commerce Trust Company, St. Louis, MO
03-13-86	M	Lewis and Clark Mercantile Bank, St. Louis, MO
03-24-86	M	Boatmen's Bank of Aurora, Aurora, MO
03-24-86	M	Boatmen's Bank of Lockwood, Lockwood, MO
04-15-86	M	United Missouri Bank of Jefferson County, Arnold, MO
06-02-86	M	General Bank of St. Louis County, Clayton, MO
06-02-86	M	General Bank, St. Louis, MO

M - Merger with a national bank.
See list of mergers.
C - Conversions.

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FACILITIES GRANTED

July 1, 1984 to June 30, 1986

Date Approved	Bank	Facility Location
07-06-84	St. Johns Bank and Trust Company St. Johns, MO	Bridgeton, MO
07-06-84	Landmark Bank of South County Sunset Hills, MO	Crestwood, MO
07-06-84	First Missouri Bank and Trust Company Creve Coeur, MO	St. Louis County, MO
07-06-84	Lewis and Clark Mercantile Bank St. Louis County, MO	Florissant, MO
07-20-84	United Missouri Bank of Jefferson City Jefferson City, MO	Jefferson City, MO
08-31-84	First Missouri Bank and Trust Company Creve Coeur, MO	Mehlville, MO
08-31-84	Citizens Bank and Trust Company Smithville, MO	Gladstone, MO
08-31-84	The Greene County Bank Strafford, MO	Fair Grove, MO
09-21-84	Boatmen's Bank of St. Louis County St. Louis County, MO	St. Louis County, MO
09-28-84	Cape Mercantile Bank and Trust Company Cape Girardeau, MO	Cape Girardeau, MO
10-12-84	United Missouri Bank of Brookfield Brookfield, MO	Bucklin, MO
10-19-84	Perry State Bank Perry, MO	Perry, MO
10-26-84	United Missouri Bank of Springfield Springfield, MO	Springfield, MO
10-26-84	State Bank of Fisk Fisk, MO	Fisk, MO
12-21-84	United Missouri Bank of Kirkwood Kirkwood, MO	St. Louis County, MO
12-21-84	The Peoples Bank of Clever Clever, MO	Greene County, MO

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FACILITIES GRANTED

July 1, 1984 to June 30, 1986

Date Approved	Bank	Facility Location
01-25-85	American Bank of Platte County Kansas City, MO	Kansas City, MO
02-08-85	Linn State Bank Linn, MO	Linn, MO
03-15-85	Sheldon State Bank Sheldon, MO	Sheldon, MO
03-15-85	Osage Valley Bank Warsaw, MO	Benton County, MO
04-05-85	The Kingston Bank Kingston, MO	Kingston, MO
05-10-85	Bank of Kimberling City Kimberling City, MO	Blue Eye, MO
05-17-85	United Missouri Bank of St. Louis County, Kirkwood, MO	Kirkwood, MO
06-28-85	Missouri State Bank and Trust Company St. Louis, MO	St. Louis, MO
07-26-85	Mercantile-Commerce Trust Company St. Louis, MO	St. Louis, MO
08-21-85	Commerce Bank of Springfield Springfield, MO	Springfield, MO
09-03-85	Lewis and Clark Mercantile Bank St. Louis, MO	Florissant, MO
09-27-85	Farmers State Bank of Texas County Raymondville, MO	Raymondville, MO
10-04-85	Commerce Bank of Springfield Springfield, MO	Springfield, MO
10-18-85	Tri-County Bank Morehouse, MO	Morehouse, MO
10-25-85	Bankcenter One Ellisville, MO	Clayton, MO
10-25-85	First Missouri Bank and Trust Company Creve Coeur, MO	Florissant, MO

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FACILITIES GRANTED

July 1, 1984 to June 30, 1986

Date Approved	Bank	Facility Location
10-25-85	Heritage Bank Loose Creek, MO	Schubert, MO
11-01-85	Madison Exchange Bank Fredericktown, MO	Fredericktown, MO
11-01-85	The Peoples Bank of Clever Clever, MO	Clever, MO
12-13-85	Central Lake State Bank Lake Ozark, MO	Tuscumbia, MO
01-10-86	Centerre Bank of Chesterfield Chesterfield, MO	Ballwin, MO
01-10-86	Centerre Bank of Florissant Florissant, MO	St. Louis County, MO
01-17-86	Corner Stone Bank Southwest City, Missouri	Tiff City, MO
01-24-86	Nixa Bank Nixa, MO	Nixa, MO
01-31-86	Citizens Bank of Warrensburg Warrensburg, MO	Warrensburg, MO
02-14-86	Belgrade State Bank Belgrade, MO	Belgrade, MO
03-07-86	Midland Bank Lee's Summit, MO	Independence, MO
03-14-86	First State Bank of Dexter Dexter, MO	Dudley, MO
03-28-86	City Bank and Trust Company of Moberly, Moberly, MO	Huntsville, MO
04-04-86	First Financial Bank of Scott County Scott City, MO	Scott City, MO
04-11-86	Landmark Bank Clayton, MO	St. Louis County, MO
04-11-86	Security Bank of Southwest Missouri Exeter, MO	Exeter, MO
05-02-86	Bank of St. Mary St. Marys, MO	St. Marys, MO

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FACILITIES GRANTED

July 1, 1984 to June 30, 1986

Date Approved	Bank	Facility Location
05-16-86	Citizens State Bank of Polk County Bolivar, MO	Bolivar, MO
05-23-86	Citizens State Bank of Maryville Maryville, MO	Maryville, MO
05-23-86	Nixa Bank Nixa, MO	Highlandville, MO

FACILITIES GRANTED
(Limited to walk-up or drive-in service)

01-03-86	Peoples Bank Cuba, MO	Bourbon, MO
01-10-86	The Nodaway Valley Bank Maryville, MO	Maryville, MO
	The Nodaway Valley Bank Maryville, MO	Maryville, MO
	The Nodaway Valley Bank Maryville, MO	Maryville, MO
	The Nodaway Valley Bank Maryville, MO	Maryville, MO
01-24-86	Nixa Bank Nixa, MO	Nixa, MO
02-21-86	Peoples Bank Cuba, MO	Steelville, MO
05-23-86	United Missouri Bank of Hickman Mills Kansas City, MO	Belton, MO

STATE BANKS AND TRUST COMPANIES
WHICH HAVE CHANGED THEIR CORPORATE TITLES FROM
July 1, 1984 to June 30, 1986

07-01-84 COUNTY BANK OF RICHMOND HEIGHTS.....Richmond Heights
to
COMMERCE BANK OF RICHMOND HEIGHTS

07-01-84 COUNTY BANK OF ST. LOUIS.....St. Louis
to
COMMERCE BANK OF ST. LOUIS COUNTY

07-01-84 COUNTY BANK OF TOWER GROVE.....St. Louis
to
COMMERCE BANK OF TOWER GROVE

07-01-84 COUNTY BANK OF LOUISIANA.....Louisiana
to
COMMERCE BANK OF LOUISIANA

07-01-84 COUNTY BANK OF CHESTERFIELD.....Chesterfield
to
COMMERCE BANK OF CHESTERFIELD

07-01-84 COUNTY BANK OF WEBSTER GROVES.....Webster Groves
to
COMMERCE BANK OF WEBSTER GROVES

07-02-84 COUNTY BANK OF MANCHESTER.....Manchester
to
COMMERCE BANK OF MANCHESTER

07-02-84 COUNTY BANK OF HOUSE SPRINGS.....House Springs
to
COMMERCE BANK OF HOUSE SPRINGS

08-03-84 COMMERCE BANK OF BRUNSWICK.....Brunswick
to
CHARITON COUNTY BANK

08-03-84 BANK OF ILLMO.....Scott City
to
FIRST FINANCIAL BANK OF SCOTT COUNTY

09-13-84 FIRST MISSOURI BANK AND TRUST COMPANY OF CREVE
COEUR.....Creve Coeur
to
FIRST MISSOUTI BANK AND TRUST COMPANY

10-01-84 MANUFACTURERS AMERICAN BANK.....St. Louis
to
AMERICAN BANK OF ST. LOUIS

11-01-84 CENTERRE BANK OF SEDALIA.....Sedalia
to
COMMUNITY BANK OF PETTIS COUNTY

11-23-84	RED BRIDGE MERCANTILE BANK to MERCANTILE REGIONAL BANK	Kansas City
11-28-84	DROVERS MERCANTILE BANK to THE BANK OF ST. JOSEPH	St. Joseph
01-01-85	BANK OF ST. ANN to MEGA BANK OF ST. ANN	St. Ann
01-28-85	CHARTERBANK OF JENNINGS to BOATMEN'S BANK OF JENNINGS	Jennings
01-28-85	THE CHARTER BANK OF LADUE to BOATMEN'S BANK OF LADUE	Ladue
01-28-85	CHARTERBANK WEBSTER GROVES TRUST COMPANY to BOATMEN'S BANK OF WEBSTER GROVES	Webster Groves
01-28-85	CHARTER BANK OF OVERLAND to BOATMEN'S BANK OF OVERLAND	Overland
01-28-85	CHARTERBANK OF DE SOTO to BOATMEN'S BANK OF DE SOTO	De Soto
01-28-85	CHARTERBANK OF CARTHAGE to BOATMEN'S BANK OF CARTHAGE	Carthage
01-28-85	CHARTERBANK NEVADA to BOATMEN'S BANK OF NEVADA	Nevada
01-28-85	CHARTERBANK BELTON to BOATMEN'S BANK OF BELTON	Belton
01-28-85	CHARTERBANK AURORA to BOATMEN'S BANK OF AURORA	Aurora
01-28-85	CHARTERBANK LEXINGTON to BOATMEN'S BANK OF LEXINGTON	Lexington
01-28-85	CHARTERBANK RAYTOWN to BOATMEN'S BANK OF SOUTH RAYTOWN	Raytown

01-28-85	CHARTERBANK MARSHALL to BOATMEN'S BANK OF MARSHALL	Marshall
01-28-85	CHARTER BANK CLINTON to BOATMEN'S BANK OF CLINTON	Clinton
01-28-85	CHARTERBANK LOCKWOOD to BOATMEN'S BANK OF LOCKWOOD	Lockwood
01-28-85	CHARTERBANK LEE'S SUMMIT to BOATMEN'S BANK OF LEE'S SUMMIT	Lee's Summit
01-28-85	CHARTERBANK EXCELSIOR SPRINGS to BOATMEN'S BANK OF EXCELSIOR SPRINGS	Excelsior Springs
01-28-85	CHARTERBANK INDEPENDENCE to BOATMEN'S BANK OF INDEPENDENCE	Independence
01-28-85	CHARTERBANK BUTLER to BOATMEN'S BANK OF BUTLER	Butler
03-01-85	LANDMARK BANK OF CREVE COEUR to LANDMARK BANK	Creve Coeur
03-15-85	SHELDON STATE BANK to VERNON COUNTY BANK	Sheldon
03-30-85	UNITED MISSOURI BANK OF KIRKWOOD to UNITED MISSOURI BANK OF ST. LOUIS COUNTY	Kirkwood
04-05-85	THE KINGSTON BANK to CALDWELL COUNTY BANK	Kingston
04-29-85	LEMAY BANK AND TRUST COMPANY to LEMAY BANK & TRUST COMPANY	St. Louis
05-07-85	FINANCIAL BANK CENTRE OF ST. CHARLES COUNTY to FIRST FINANCIAL BANK CENTRE OF ST. CHARLES COUNTY	Lake St. Louis
05-31-85	BANK OF POPLAR BLUFF to MERCANTILE BANK OF POPLAR BLUFF	Poplar Bluff

06-06-85 BANK OF MARBLE HILL.....Marble Hill
to
MERCANTILE BANK OF MARBLE HILL

07-01-85 EUREKA BANK.....Eureka
to
JEFFERSON BANK OF ST. LOUIS COUNTY

07-17-85 FARMER'S STATE BANK OF BUCHANAN COUNTY.....St. Joseph
to
THE HERITAGE BANK OF ST. JOSEPH

09-23-85 GRAVOIS BANK.....St. Louis
to
GRAVOIS MERCANTILE BANK

10-10-85 THE BANK OF HERMITAGE.....Hermitage
to
STATE BANK OF HICKORY COUNTY

11-06-85 TRI-COUNTY BANK.....Morehouse
to
TRI-COUNTY FIRST FINANCIAL BANK

12-23-85 FIRST MIDWEST BANK.....Gower
to
THE FARMERS BANK OF GOWER

03-04-86 MADISON EXCHANGE BANK.....Fredericktown
to
FIRST EXCHANGE BANK OF MADISON COUNTY

03-14-86 STADIUM BANK.....Kansas City
to
UNION BANK

03-20-86 PEOPLES' BANK OF LINCOLN COUNTY.....Troy
to
PEOPLES BANK AND TRUST COMPANY OF LINCOLN COUNTY

03-20-86 THE BANK OF STEELE.....Steele
to
BANK OF THE BOOTHEEL (BootHeel)

04-01-86 FIRST MISSOURI BANK OF JEFFERSON COUNTY.....Arnold
to
FIRST BANK OF JEFFERSON COUNTY

04-01-86 FIRST MISSOURI BANK AND TRUST COMPANY.....Creve Coeur
to
FIRST BANK AND TRUST COMPANY

04-01-86 FIRST MISSOURI BANK OF ST. FRANCOIS
COUNTY.....Flat River
to
FIRST BANK OF ST. FRANCOIS COUNTY

04-01-86 FIRST MISSOURI BANK OF FRANKLIN COUNTY.....Gerald
to
FIRST BANK

04-01-86 FIRST MISSOURI BANK OF GASCONADE COUNTY.....Hermann
to
FIRST BANK OF GASCONADE COUNTY

04-01-86 FIRST MISSOURI BANK OF MONTGOMERY
COUNTY.....Montgomery City
to
FIRST BANK OF MONTGOMERY COUNTY

04-01-86 FIRST MISSOURI BANK OF WARREN COUNTY.....Warrenton
to
FIRST BANK OF WARREN COUNTY

04-01-86 FIRST MISSOURI BANK OF ST. CHARLES COUNTY...Wentzville
to
FIRST BANK OF ST. CHARLES COUNTY

04-10-86 UNITED MISSOURI BANK OF BROOKFIELD.....Brookfield
to
UNITED MISSOURI BANK NORTH CENTRAL

06-30-86 AMERICAN BANK OF MARYVILLE.....Maryville
to
AMERICAN BANK OF NORTHWEST MISSOURI

SUMMARY OF STATEMENTS OF CONDITION FILED BY MISSOURI
STATE CHARTERED BANKS AND TRUST COMPANIES

DOLLAR AMOUNTS IN THOUSANDS

DATE	9-30-84	12-31-84	3-31-85	6-30-85
NUMBER OF BANKS	599	596	587	565
ASSETS				
Total Loans	13,368,800	13,649,400	13,797,800	13,176,000
Allowance for Possible Loan Losses	166,500	173,800	182,300	174,100
Total Assets	24,720,200	25,837,400	25,424,800	24,122,500
LIABILITIES				
Total Deposits	21,449,000	22,555,400	22,147,400	21,156,800
Subordinated Notes and Debentures	22,100	20,600	20,200	15,100
EQUITY CAPITAL				
Total Equity Capital	2,021,700	2,052,200	2,059,400	1,982,700
NET INCOME (After securities gains or losses)	183,200	223,000	64,300	115,600
BALANCE SHEET AND OPERATING RATIOS				
Capital and Reserves/Assets	8.79	8.56	8.75	8.88
Total Loans/Assets	54.08	52.83	54.27	54.62
Allowance for Loan Losses/Total Loans	1.25	1.27	1.32	1.32
Net Income to Total Assets	0.99	0.86	1.01	0.96

SUMMARY OF STATEMENTS OF CONDITION FILED BY MISSOURI
STATE CHARTERED BANKS AND TRUST COMPANIES

DOLLAR AMOUNTS IN THOUSANDS

DATE	9-30-85	12-31-85	3-31-86	6-30-86
NUMBER OF BANKS	565	555	542	535
ASSETS				
Total Loans.....	13,509,900	12,952,300	12,097,300	12,100,200
Allowance for Possible Loan Losses..	183,100	179,200	187,700	186,200
Total Assets.....	24,763,800	24,152,100	22,890,500	22,710,100
LIABILITIES				
Total Deposits.....	21,759,600	21,276,400	20,209,700	20,147,200
Subordinated Notes and Debentures...	14,900	14,300	11,600	8,100
EQUITY CAPITAL				
Total Equity Capital.....	2,034,300	1,925,200	1,856,900	1,816,800
NET INCOME (After securities gains or losses)....	183,000	197,500	56,500	102,800
BALANCE SHEET AND OPERATING RATIOS				
Capital and Reserves/Assets.....	8.89	8.65	8.86	8.75
Total Loans/Assets.....	54.56	53.63	52.85	53.28
Allowance for Loan Losses/Total Loans...	1.36	1.38	1.55	1.54
Net Income to Total Assets.....	0.99	0.82	0.99	0.90

TOTAL ASSETS OF STATE BANKS AND TRUST COMPANIES
1934 - 1983

Date	Number	Total Assets
November 5, 1934....	659	$ 710,512,839.29
November 1, 1935....	626	802,540,217.31
November 25, 1936....	594	904,478,939.66
December 31, 1937....	573	880,918,013.08
December 31, 1938....	557	931,715,561.77
December 30, 1939....	547	996,235,136.34
November 12, 1940....	540	1,032,361,779.74
December 31, 1941....	533	1,192,413,028.71
December 31, 1942....	523	1,534,011,949.41
December 31, 1943....	514	1,780,470,290.50
December 30, 1944....	514	2,170,597,714.47
December 31, 1945....	512	2,618,368,281.61
December 31, 1946....	515	2,572,872,515.55
December 31, 1947....	520	2,684,956,830.31
December 31, 1948....	521	2,691,934,265.06
December 31, 1949....	519	2,740,792,922.55
December 30, 1950....	522	2,950,783,617.47
December 31, 1951....	521	3,119,076,236.33
December 31, 1952....	522	3,273,806,075.56
December 31, 1953....	524	3,349,397,211.53
December 31, 1954....	525	3,484,725,382.04
December 31, 1955....	530	3,538,495,001.52
December 31, 1956....	535	3,692,873,010.63
December 31, 1957....	534	3,733,685,720.62
December 31, 1958....	545	4,067,040,286.75
December 31, 1959....	554	4,163,646,365.29
December 31, 1960....	551	4,293,779,687.92
December 31, 1961....	549	4,528,851,631.47
December 28, 1962....	550	4,891,565,013.58
December 20, 1963....	553	5,194,207,352.87
December 31, 1964....	558	4,824,143,364.22
December 31, 1965....	565	5,090,069,042.84
December 31, 1966....	568	5,472,655,533.54
December 31, 1967....	569	6,186,069,809.59
December 31, 1968....	571	6,842,447,755.92
December 31, 1969....	573	7,096,504,324.09
December 31, 1970....	578	7,538,281,992.81
December 31, 1971....	579	8,468,713,187.33
December 31, 1972....	589	8,665,742,508.85
December 31, 1973....	594	9,539,290,950.12
December 31, 1974....	600	10,204,556,001.26
December 31, 1975....	602	11,162,611,952.21
December 31, 1976....	605	12,180,300,000.00
December 31, 1977....	609	14,091,195,000.00
December 31, 1978....	625	16,038,256,000.00
December 31, 1979....	633	17,843,257,000.00
December 31, 1980....	637	19,164,485,000.00
December 31, 1981....	623	20,407,000,000.00
December 31, 1982....	620	21,999,066,000.00
December 31, 1983....	612	23,926,061,000.00
December 31, 1984....	596	25,837,400,000.00
December 31, 1985....	555	24,152,100,000.00

MISSOURI STATE CHARTERED BANKS AND TRUST COMPANIES
AS OF JUNE 30, 1986

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Adrian Bank	Adrian	2485	10/18/1932	20664
The Bank of Advance	Advance	1108	01/30/1902	42030
Albany State Bank	Albany	2727	06/13/1980	4676
Gentry County Bank	Albany	146	07/24/1876	64742
Bank of Altenburg	Altenburg	1710	04/01/1910	13100
Alton Bank	Alton	2350	04/17/1924	13521
Citizens Bank, Amsterdam, Mo.	Amsterdam	2391	01/04/1926	5559
The Anderson State Bank	Anderson	2564	10/30/1944	23181
Farmers Bank	Antonia	2334	06/13/1923	24216
Citizens Bank of Appleton City, Missouri	Appleton City	2479	01/13/1932	17152
Arcadia Valley Bank	Arcadia	2509	03/28/1934	17514
First Bank of Jefferson County	Arnold	2681	01/25/1974	15766
Bank of Ash Grove	Ash Grove	239	04/13/1883	31049
South County Bank	Ashland	2650	12/04/1967	11204
Lawrence County Bank	Aurora	2670	11/01/1972	17959
Security Bank of Auxvasse	Auxvasse	2458	01/25/1930	15406
Citizens Bank of Ava	Ava	1392	07/03/1905	33307
Belgrade State Bank	Belgrade	1464	06/19/1906	25413
Belle State Bank	Belle	2600	04/09/1956	11026
Bank of Belton	Belton	279	08/19/1884	25330

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Boatmen's Bank of Belton	Belton	1591	06/23/1908	51498
Farmers and Merchants Bank of Berger	Berger	2534	05/03/1935	8216
State Bank of Bernie	Bernie	2563	10/23/1944	20955
The Bethany Trust Company	Bethany	181	09/19/1919	43294
Bank of Billings	Billings	1984	03/16/1914	4305
Bank of Birch Tree	Birch Tree	2453	11/07/1929	9207
Blackburn Bank	Blackburn	2553	07/07/1941	8971
Farmers' Stock Bank	Blackwater	941	10/17/1895	6102
Farmers Bank of Blairstown	Blairstown	1685	11/20/1909	2016
Bank of Bloomsdale	Bloomsdale	1993	05/15/1914	29849
Bank of Jacomo	Blue Springs	2654	03/18/1970	43332
Blue Springs Bank	Blue Springs	2558	02/23/1944	116721
Citizens Bank of Blythedale	Blythedale	1734	09/06/1910	11735
Citizens State Bank of Polk County	Bolivar	1770	04/03/1911	25594
Polk County Bank	Bolivar	768	05/15/1891	46110
Central Missouri State Bank	Boonville	1674	10/13/1909	5837
United Missouri Bank of Boonville	Boonville	2440	11/24/1928	46223
Bosworth State Bank	Bosworth	2562	08/22/1944	4328
Bank of Bourbon	Bourbon	1286	08/20/1904	25652

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Community State Bank of Bowling Green	Bowling Green	361½	01/26/1887	57852
Farmers Mercantile Bank	Bowling Green	909	01/12/1895	40249
Centerre Bank of Branson	Branson	2580	01/03/1950	80375
Security Bank and Trust Company	Branson	2515	06/01/1934	65339
The Braymer Bank	Braymer	2711	09/07/1978	13492
The Brentwood Bank	Brentwood	1888	09/28/1912	70935
First Security Bank of Brookfield	Brookfield	2582	02/16/1950	33528
United Missouri Bank of North Central	Brookfield	1106	01/13/1902	58687
Chariton County Bank	Brunswick	2085	03/22/1917	26888
First State Bank of Missouri	Buckner	2421	03/01/1928	17432
Buffalo Bank	Buffalo	2723	11/16/1979	18858
O'Bannon Banking Company	Buffalo	1421	11/20/1905	55078
Bunceton State Bank	Bunceton	2339	10/11/1923	6966
Boatmen's Bank of Butler	Butler	2665	03/21/1945	58565
Cabool State Bank	Cabool	1916	03/24/1913	30621
The Farmers and Traders Bank of California, Mo.	California	302	10/19/1885	31811
Callao Community Bank	Callao	2572	06/13/1946	0*
Camden County Bank	Camdenton	895	06/23/1894	16224

* Did not file 6/30/86 Reports of Condition and Income. Bank closed 7/17/86.

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Cameron State Bank	Cameron	2644	10/01/1965	15636
Farmers State Bank	Cameron	2499	02/13/1934	36849
State Bank of Campbell	Campbell	1303	10/26/1904	18228
Canton State Bank	Canton	2540	09/21/1935	22116
Boatmen's Bank of Cape Girardeau	Cape Girardeau	1307	11/12/1904	155483
Cape County Bank of Cape Girardeau	Cape Girardeau	2743	07/15/1983	42117
Cape Mercantile Bank and Trust Company	Cape Girardeau	1292	09/27/1904	55844
First Exchange Bank of Cape Girardeau	Cape Girardeau	2744	07/15/1983	35755
South East Missouri Bank	Cape Girardeau	2726	05/30/1980	12247
Citizens Bank of Carl Junction	Carl Junction	1225	10/22/1903	14658
Carroll County Trust Company of Carrollton, Missouri	Carrollton	173	01/21/1919	36158
The Farmers Bank	Carrollton	1878	08/12/1912	15856
Boatmen's Bank of Carthage	Carthage	953	04/06/1896	70435
Southwest Missouri Bank	Carthage	2710	08/11/1978	46436
United Missouri Bank of Carthage	Carthage	2701	06/09/1978	48711
First State Bank of Caruthersville	Caruthersville	2508	03/28/1934	61269
Reynolds County Savings Bank	Centerville	2519	06/19/1934	5581

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Bank of Chaffee	Chaffee	2546	08/13/1937	18443
United Bank of Chamois	Chamois	2539	08/19/1935	6926
Citizens' Bank of Charleston	Charleston	2604	06/21/1957	32310
First Security State Bank of Charleston	Charleston	2460	02/06/1930	57362
Chillicothe State Bank	Chillicothe	2547	10/19/1937	61292
Citizens Bank and Trust Company	Chillicothe	2706	07/20/1978	128711
Community Bank	Chillicothe	2223	10/31/1919	28312
Clarence State Bank	Clarence	2566	03/31/1945	7514
Clifford Banking Company	Clarksville	1117	03/06/1902	11396
Clayco State Bank	Claycomo	2671	11/09/1972	12378
Capital Bank & Trust Company of Clayton	Clayton	2757	03/08/1985	23278
Landmark Bank	Clayton	2656	08/12/1970	678749
The Guaranty Trust Company of Missouri	Clayton	267	01/06/1948	737
The McBride Associates Trust Company	Clayton	282	12/30/1983	673
The Trust Company of St. Louis County	Clayton	62	03/30/1902	236
Citizens Bank of Climax Springs, Missouri	Climax Springs	1558	09/13/1907	10310
Boatmen's Bank of Clinton	Clinton	1799	08/07/1911	38849

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Citizens State Bank of Calhoun	Clinton	2478	12/11/1931	24017
Union State Bank of Clinton	Clinton	2481	04/20/1932	50337
Bank of Coffey	Coffey	991	08/13/1897	4717
The Citizens-Farmers Bank of Cole Camp	Cole Camp	2446	03/23/1929	22979
Centerre Bank of Columbia	Columbia	327	08/04/1886	166990
Century State Bank	Columbia	2664	03/30/1972	33851
Alma Bank of Concordia	Concordia	277	07/28/1884	16060
Concordia Bank of Concordia, Missouri	Concordia	2482	06/23/1932	34580
The Corder Bank	Corder	792	09/10/1891	7894
Bank of Craig	Craig	2454	11/09/1929	6360
Centerre Bank of Crane	Crane	1289	09/10/1904	32131
Bank of Creighton	Creighton	1126	06/06/1902	6591
First Bank and Trust Company	Creve Coeur	274	09/22/1967	206460
Bank of Crocker	Crocker	1791	07/05/1911	23145
Centerre Bank of Crystal City	Crystal City	1813	11/15/1911	57442
Peoples Bank	Cuba	2730	06/22/1901	44269
Boatmen's Bank of De Soto	De Soto	1018	08/06/1898	59625
State Bank of De Soto	De Soto	2646	07/15/1966	28729
Deepwater State Bank	Deepwater	1515	12/18/1906	1751
The Colonial Bank	Des Peres	2643	09/07/1965	119776

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Citizen's Bank of Dexter	Dexter	1171	02/19/1903	46690
First State Bank of Dexter	Dexter	2694	03/30/1977	28998
Diamond Bank	Diamond	1287	09/01/1904	8772
The State Bank of Dixon	Dixon	2242	01/03/1920	23684
Ripley County State Bank	Doniphan	2724	01/04/1980	13877
Bank of Downing	Downing	2467	12/04/1930	7492
Bank of Drexel	Drexel	1705	03/08/1910	18422
First Bank of East Prairie	East Prairie	2474	09/12/1931	26132
American Bank of Edgerton	Edgerton	467	02/23/1888	9317
The Citizens Bank of Edina	Edina	2017	09/05/1914	43357
Community Bank of El Dorado Springs	El Dorado Springs	2729	11/21/1980	12673
Tri-County State Bank of Eldorado Springs	El Dorado Springs	2517	06/11/1934	52750
Citizens Bank of Eldon	Eldon	1329	01/20/1905	41027
Mercantile Bank of Eldon	Eldon	1069	10/03/1900	69313
Farmers State Bank of Ellington, Mo.	Ellington	1676	10/18/1909	11892
Bankcenter One	Ellisville	2677	08/28/1973	59950
Farmers and Merchants Bank of Elmo	Elmo	2082	02/06/1917	14054
Bank of Lincoln County	Elsberry	739	11/26/1890	21560
Eminence Security Bank	Eminence	2616	01/26/1959	10125

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Jefferson Bank of St. Louis County	Eureka	1883	08/30/1912	34151
Boatmen's Bank of Excelsior Springs	Excelsior Springs	174	01/31/1919	40079
Security Bank of Southwest Missouri	Exeter	2766	12/13/1985	4818
Exchange Bank of Fairfax	Fairfax	855	12/14/1892	15530
The Bank of Fairport	Fairport	1628	03/08/1909	8194
Farley State Bank	Farley	1537	05/09/1907	20364
First State Bank of Farmington	Farmington	2589	11/03/1953	58861
Mercantile Bank of Farmington	Farmington	2495	01/12/1934	94129
Commercial Trust Company of Fayette	Fayette	202	02/20/1922	55022
State Bank of Fisk	Fisk	1870	07/03/1912	20579
First Bank of St. Francois County	Flat River	1057	06/27/1900	40697
Bank of Fordland	Fordland	1412	09/18/1905	8481
The First State Bank of Forest City	Forest City	2567	07/27/1945	9089
Boatmen's Bank of Taney County	Forsyth	2608	04/23/1958	71520
First Exchange Bank of Madison County	Fredricktown	2741	01/21/1983	19484
New Era Bank	Fredricktown	2756	06/18/1934	75128
Bank of Freeburg	Freeburg	1375	05/29/1905	10860

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
The Calloway Bank	Fulton	1054	06/02/1900	85691
Bank of Gainesville	Gainesville	1096	10/29/1901	44671
Bank of Gallatin	Gallatin	2415	12/09/1927	13314
Garden City Bank	Garden City	2418	01/12/1928	10358
First Bank	Gerald	1952	10/23/1913	40496
Commercial Bank of Gideon	Gideon	2275	10/01/1920	6570
Glasgow Savings Bank	Glasgow	764	04/17/1891	28661
Tri-County Trust Company	Glasgow	201	10/20/1921	17105
Goodman State Bank	Goodman	1816	11/24/1911	8707
The Farmers Bank of Gower	Gower	2096	07/17/1917	11399
The Bank of Grain Valley	Grain Valley	1369	05/11/1905	9270
The Citizens' State Bank of Granby	Granby	2574	08/02/1946	9297
Bank of Grandin	Grandin	1909	01/27/1913	17263
The Grandview Bank and Trust Company	Grandview	1522	01/12/1907	31412
Citizens Bank of Grant City, Missouri	Grant City	1022	09/07/1898	24593
The Farmers Bank of Grant City/Sheridan	Grant City	940	09/06/1895	12286
Farmers Bank of Green City	Green City	2557	11/13/1943	10687
Citizens Home Bank	Greenfield	1406	08/09/1905	29145
State Bank of Greenville	Greenville	2689	03/24/1976	16124

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Farmers and Merchants Bank of Hale	Hale	2425	05/02/1928	5286
The State-Bank of Hallsville	Hallsville	2443	03/13/1929	11986
Caldwell County Bank	Hamilton	2576	07/02/1947	10104
The Hamilton Bank	Hamilton	2548	06/02/1938	33264
Farmers and Merchants Bank	Hannibal	955	05/12/1896	38561
Allen Bank and Trust Company	Harrisonville	281	10/08/1884	31673
Archie State Bank	Harrisonville	1143	08/26/1902	25066
Mercantile Wright County Bank	Hartville	702	06/09/1890	25894
Bank of Harwood	Harwood	935	08/06/1885	4080
Bank of Hayti	Hayti	1135	07/22/1902	31428
Bay-Hermann Bank	Hermann	1810	10/20/1911	11359
First Bank of Gasconade County	Hermann	2530	02/11/1935	40820
State Bank of Hickory County	Hermitage	2189	07/30/1919	32700
American Bank of Higginsville	Higginsville	2496	01/15/1934	43300
Higginsville State Bank	Higginsville	2708	07/28/1978	12285
High Ridge Mercantile Bank	High Ridge	2618	03/05/1959	66547
Bank of Hillsboro	Hillsboro	824	04/14/1892	24081
Eagle Bank and Trust Company of Jefferson County	Hillsboro	124	04/28/1911	16092
Bank of Holden	Holden	69	05/13/1872	25878
Farmers and Commercial Bank	Holden	193	03/24/1881	24675

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Summit Bank	Holts Summit	2682	06/17/1974	10771
102 Valley Bank	Hopkins	2590	11/23/1954	7684
Merchants and Planters Bank of Hornersville, Missouri	Hornersville	2034	03/01/1915	20288
Farmers State Bank of Texas County	Houston	1790	07/03/1911	5609
The Bank of Houston	Houston	584	06/04/1889	41773
Humansville Bank	Humansville	1613	12/02/1908	20714
Hume Bank	Hume	1651	06/23/1909	6130
Bank of Hunnewell	Hunnewell	2434	10/05/1929	2111
Bank of Iberia	Iberia	1041	10/21/1899	14909
Boatmen's Bank of Independence	Independence	346	12/18/1886	58472
Noland Road Mercantile Bank	Independence	2641	07/14/1965	138580
Standard State Bank	Independence	2301	06/18/1921	66149
The Chrisman-Sawyer Bank	Independence	2526	10/13/1934	40014
Irondale Bank	Irondale	1088	07/23/1901	19361
Iron County Security Bank	Ironton	2514	05/10/1934	31178
Cape County Bank	Jackson	2751	04/20/1984	85319
Jackson Exchange Bank and Trust Company	Jackson	2545	10/27/1936	82308
Home Exchange Bank of Jamesport	Jamesport	2380	05/29/1925	17569
Peoples Bank of Jamestown	Jamestown	2552	01/08/1941	6735

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Bank of Jasper	Jasper	2597	10/11/1955	9360
First Missouri Development Finance Corporation	Jefferson City	DFC1	12/03/1968	431
Jefferson Bank of Missouri	Jefferson City	2637	12/10/1964	115301
Missouri Independent Bank	Jefferson City	2755	09/21/1984	16695
The Central Trust Bank	Jefferson City	277	01/09/1902	360335
United Missouri Bank of Jefferson City	Jefferson City	2707	07/26/1978	67580
Jonesburg State Bank	Jonesburg	2288	02/14/1921	17846
Commerce Bank of Joplin	Joplin	1074	12/27/1900	81293
First State Bank of Joplin	Joplin	2373	02/05/1925	67967
United Missouri Bank of Joplin	Joplin	2704	07/12/1978	44727
Kahoka State Bank	Kahoka	2648	09/21/1966	10559
American Bank & Trust Company of Kansas City	Kansas City	2312	01/20/1922	91422
American Bank of Platte County	Kansas City	2631	01/08/1964	55974
Bannister Bank and Trust	Kansas City	2639	02/09/1965	62372
Blue Ridge Bank and Trust Co.	Kansas City	2611	09/08/1958	142202
Boatmen's North Hills Bank	Kansas City	2593	01/25/1955	93175
Central Bank of Kansas City	Kansas City	2583	08/10/1950	47675
Country Club Bank	Kansas City	2587	08/09/1952	59060
Goppert Bank & Trust Company	Kansas City	2598	01/19/1956	126333

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Investors Fiduciary Trust Company	Kansas City	279	10/19/1972	309122
Jackson County State Bank	Kansas City	2606	03/12/1958	64281
Landmark Bank of Kansas City	Kansas City	2752	06/21/1984	15126
Landmark KCI Bank	Kansas City	2668	09/18/1972	18594
Laurel American Bank	Kansas City	2191	08/02/1919	29436
Mark Twain Kansas City Bank	Kansas City	2750	02/10/1984	196367
Mercantile Bank and Trust Company	Kansas City	256	02/27/1933	230871
Mercantile Regional Bank	Kansas City	2647	08/22/1966	163809
Metro North State Bank	Kansas City	2675	01/22/1973	278889
Missouri Bank and Trust Company of Kansas City	Kansas City	258	10/20/1933	27502
The Bank of Kansas City	Kansas City	9	07/06/1978	137045
The Merchants Bank	Kansas City	2067	07/26/1916	902324
Union Bank	Kansas City	2143	02/13/1919	51753
United Missouri Bank Northland	Kansas City	1030	07/01/1899	22135
United Missouri Bank South	Kansas City	1594	07/04/1955	113148
United Missouri Bank of Hickman Mills	Kansas City	2306	07/27/1921	83055
United Missouri City Bank	Kansas City	2577	07/03/1947	190657
Westport Bank	Kansas City	1504	10/30/1906	94333
Kearney Commercial Bank	Kearney	433	08/17/1887	21729

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Kearney Trust Company	Kearney	193	11/04/1920	26645
Centerre Bank of Kennett	Kennett	746	01/07/1891	104955
The Cotton Exchange Bank	Kennett	1070	10/18/1900	47216
Bank of Keytesville	Keytesville	1058	07/02/1900	18230
Bank of Kimberling City	Kimberling City	2669	10/10/1972	39594
First State Bank of King City, Missouri	King City	2525	08/28/1934	16143
Bank of Kirksville	Kirksville	1963	12/24/1913	93353
The Bank of Knob Noster	Knob Noster	1013	05/14/1898	21453
The Bank of La Belle	La Belle	2568	10/05/1945	23353
Farmers and Merchants Bank of La Grange	La Grange	1234	12/21/1903	17419
La Monte Community Bank	La Monte	2570	03/04/1946	9546
La Plata State Bank	La Plata	2480	01/21/1932	30798
Laddonia State Bank	Laddonia	2471	04/11/1931	21817
Financial Bank Centre of St. Charles County	Lake St. Louis	2747	08/12/1983	11228
Barton County State Bank	Lamar	2219	10/18/1919	43865
Lamar Trust Company	Lamar	222	03/05/1925	44660
First Security Bank	Lancaster	2423	04/12/1928	18394
Schuyler County State Bank	Lancaster	2494	12/18/1933	21748
The Lathrop Bank	Lathrop	1037	10/02/1899	17056

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Lawson Bank	Lawson	2493	12/04/1933	23592
Bank of the Leadbelt	Leadwood	1382	06/06/1905	16971
Central Bank	Lebanon	2095	06/15/1917	62933
Bank of Lee's Summit	Lee's Summit	267	02/20/1884	47483
Boatmen's Bank of Lee's Summit	Lee's Summit	217	05/28/1924	75174
Midland Bank	Lee's Summit	2645	11/23/1965	134544
Bank of Leeton	Leeton	966	09/14/1896	3779
Lemay Bank and Trust Company	Lemay	1438	02/16/1906	277920
The Lewistown State Bank	Lewistown	2433	09/05/1928	32794
Boatmen's Bank of Lexington	Lexington	282	10/18/1884	35504
Lafayette County Bank of Lexington/Wellington	Lexington	509	08/13/1888	17811
First Trust of MidAmerica	Liberty	283	09/21/1984	422
Peoples Savings Bank	Licking	2369	10/30/1924	20337
Peoples Bank of Lilbourn	Lilbourn	2617	02/11/1959	12767
The Farmers Bank of Lincoln	Lincoln	647	01/11/1890	23217
Linn State Bank	Linn	1912	03/17/1913	40036
Mid America Bank	Linn	1991	04/27/1914	13258
Farmers Bank of Lohman, Missouri	Lohman	1624	02/23/1909	18928
Heritage Bank	Loose Creek	1366	04/28/1905	15456
The Mercantile Bank of Louisiana, Mo.	Louisiana	751	01/29/1891	54962

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
The Lowry City Bank	Lowry City	1182	04/11/1903	9124
Security Bank of Bollinger County	Lutesville	2738	12/10/1982	17624
The Bank of Macks Creek	Macks Creek	1774	05/15/1911	8355
Macon-Atlanta State Bank	Macon	916	03/23/1895	69234
Mercantile Bank of Macon	Macon	2634	06/01/1964	29268
Madison Bank	Madison	466	02/20/1888	7359
Malden State Bank	Malden	1180	04/01/1903	39064
Bank of Mansfield	Mansfield	1116	03/06/1902	15881
Southern Missouri Bank	Mansfield	1584	04/02/1908	8554
Pioneer Bank and Trust Company	Maplewood	263	09/07/1934	83177
Mercantile Bank of Marble Hill	Marble Hill	1423	11/27/1905	16505
American Bank of Marceline	Marceline	1575	12/28/1907	24510
Regional Missouri Bank	Marceline	1586	05/13/1908	12122
First State Bank of Marionville	Marionville	2628	06/10/1963	9184
Boatmen's Bank of Marshall	Marshall	173	03/06/1879	57516
Community Bank of Marshall	Marshall	2696	09/01/1977	16010
Wood & Huston Bank	Marshall	275	09/25/1967	99273
Citizens State Bank	Marshfield	2502	03/03/1934	57801
Webster County Bank	Marshfield	2697	11/18/1977	10997
Martinsburg Bank	Martinsburg	864	04/01/1893	15643

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
American Bank of Northwest Missouri	Maryville	1252	04/05/1904	40339
Citizens State Bank of Maryville, Missouri	Maryville	2472	08/12/1931	74271
First Midwest Bank	Maryville	1284	07/30/1904	29063
The Nodaway Valley Bank	Maryville	2745	07/27/1983	112675
First Bank of DeKalb County	Maysville	2709	08/11/1978	13064
The Farmers Bank of Maysville	Maysville	2257	03/12/1920	15800
Bank of Meadville	Meadville	798	10/19/1891	10416
Farmers and Merchants Bank of Memphis, Missouri	Memphis	2578	11/05/1947	14575
Mercantile Bank of Memphis	Memphis	2436	10/13/1928	52245
Metz Banking Company	Metz	1488	09/14/1906	9858
Citizens Savings Bank of Browning/Milan	Milan	271	04/18/1884	14224
United Missouri Bank of Milan	Milan	2702	06/21/1978	24638
Mercantile Bank of Miller	Miller	2437	10/22/1928	10752
Bank of Minden	Mindenmines	1876	07/31/1912	16609
Bank of Cairo and Moberly	Moberly	1361	04/14/1905	34277
City Bank and Trust Company of Moberly	Moberly	264	05/04/1935	128029
United Missouri Bank of Monett	Monett	262	05/21/1934	72001
Monroe City Bank	Monroe City	978	03/05/1897	35542

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
First Bank of Montgomery County	Montgomery City	873	06/29/1893	33399
Bank of Monticello	Monticello	2419	02/27/1928	16637
Montrose Savings Bank	Montrose	925	06/04/1895	11953
Exchange Bank	Mound City	2124	06/24/1918	23563
Missouri Farmers Bank	Mound City	2528	12/19/1934	25963
The Security Bank of Mountain Grove	Mountain Grove	2529	01/03/1935	16465
The Bank of Mountain View	Mountain View	1276	07/20/1904	27188
Norbank	N. Kansas City	1425	12/02/1905	29781
Napoleon Bank	Napoleon	1134	07/10/1902	14043
Bank of Neosho	Neosho	962	07/16/1896	76932
Boatmen's Bank of Nevada	Nevada	2698	01/19/1978	29858
Citizens State Bank of Nevada, Missouri	Nevada	2619	03/27/1959	32242
Vernon County Bank	Nevada	1777	06/06/1911	9592
Bank of New Cambria	New Cambria	2487	03/18/1933	15694
First State Bank of New Hampton	New Hampton	2432	07/28/1928	7467
Citizens Bank of New Haven	New Haven	2512	05/03/1934	44153
Ralls County State Bank	New London	2561	06/28/1944	26729
Bank of New Madrid	New Madrid	2523	08/15/1934	31337
Citizens Bank of Newburg, Newburg, Mo.	Newburg	2559	02/26/1944	8616

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Citizens Bank of Newtown	Newtown	461	02/13/1888	3992
Nixa Bank	Nixa	2607	03/19/1958	37863
Peoples Bank of Clever	Nixa	2091	04/17/1917	11176
State Bank of Noel	Noel	2601	06/06/1956	10136
Citizens Bank of Norborne	Norborne	933	08/03/1895	16058
Normandy Bank	Northwoods	2442	01/29/1929	45011
Boatmen's Bank of O'Fallon	O'Fallon	1220	10/01/1903	61113
Commercial Bank of Oak Grove, Mo.	Oak Grove	1540	06/08/1907	28263
Bank of Odessa	Odessa	1004	01/08/1898	87326
The Bank of Old Monroe	Old Monroe	1489	09/19/1906	22435
Oran State Bank	Oran	1087	07/03/1901	20564
The Citizens Bank of Oregon, Missouri	Oregon	660	02/07/1890	11423
Zook & Roecker State Bank	Oregon	2510	04/02/1934	5965
The Bank of Orrick	Orrick	1133	07/01/1902	20197
Bank of Lake of the Ozarks	Osage Beach	1493	09/27/1906	131417
First Bank Centre	Osage Beach	2764	10/25/1985	1311
The Bank of Osborn	Osborn	326	07/16/1886	5138
Osceola Bank	Osecola	954	05/02/1896	21625
The Bank of Otterville	Otterville	894	06/13/1894	4880
Eagle Bank of Gasconade County	Owensville	2736	07/02/1982	6675

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
The Citizens Bank of Owensville	Owensville	2527	11/02/1934	27872
Ozark Bank	Ozark	1492	09/25/1906	51921
Centerre Bank of Pacific	Pacific	1630	03/15/1909	47312
Palmyra State Bank	Palmyra	2516	06/01/1934	42433
United Missouri Bank of Paris	Paris	293	06/16/1885	27327
Farmers' Exchange Bank of Parkville	Parkville	1795	07/17/1911	28704
First State Bank of Pattonsburg	Pattonsburg	2533	05/01/1935	6082
United Missouri Bank of Cass County	Peculiar	1145	08/29/1902	20829
Perry State Bank	Perry	2428	05/24/1928	22093
Bank of Perryville	Perryville	799	11/02/1891	52232
Home Trust Mercantile Bank	Perryville	111	08/07/1909	53479
Boatmen's Bank of Jefferson County	Pevely	1484	08/30/1906	37843
Bank of Piedmont	Piedmont	1157	11/29/1902	25135
The Citizens' Bank of Pilot Grove, Mo.	Pilot Grove	1945	08/26/1913	16916
McDonald County Mercantile Bank	Pineville	997	10/04/1897	21555
Bank of Plato	Plato	1568	10/24/1907	1083
Platte County Bank	Platte City	1480	08/18/1906	16405

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Wells Bank of Platte City	Platte City	2504	03/07/1934	32495
American Bank of Plattsburg	Plattsburg	2713	09/29/1978	27679
The Pleasant Hill Bank	Pleasant Hill	2500	02/16/1934	38595
The Pleasant Hope Bank	Pleasant Hope	1407	08/26/1905	33094
Farmer's Bank of Polo, Missouri	Polo	813	01/28/1892	11382
Mercantile Bank of Poplar Bluff	Poplar Bluff	345	12/17/1886	92628
Farmers Bank of Portageville	Portageville	1386	06/20/1905	30769
Washington County Mercantile Bank	Potosi	2497	01/24/1934	42823
American Bank of Princeton	Princeton	2319	10/16/1922	23597
First State Bank of Purdy	Purdy	2560	06/05/1944	17501
Puxico State Bank	Puxico	2599	02/21/1956	14213
Community Bank of Raymore	Raymore	2699	05/12/1978	18847
American Bank of Raytown	Raytown	2605	01/08/1958	94365
Boatmen's Bank of South Raytown	Raytown	2680	11/02/1973	19780
Boatmen's Raytown Bank	Raytown	1748	11/18/1910	124616
Mercantile Bank of Table Rock Lake	Reeds Spring	2622	08/10/1959	35475
Security State Bank	Republic	2581	02/02/1950	33026
People's Savings Bank of Rhineland	Rhineland	2537	08/12/1935	24457

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Security Bank of Rich Hill	Rich Hill	2468	12/30/1930	12821
Boatmen's Bank of Pulaski County	Richland	585	06/05/1889	41515
American Bank of Richmond	Richmond	530	11/07/1888	60184
Ray County Bank	Richmond	2551	06/24/1940	11250
Farmers State Bank	Risco	2555	04/30/1943	14567
Bank of Riverside, Missouri	Riverside	2591	12/21/1954	5995
Citizens Bank & Trust	Rock Port	1123	03/28/1902	22552
The Bank of Atchison County	Rock Port	212	01/10/1882	38143
Citizens Bank of Rogersville	Rogersville	1618	12/29/1908	14018
American Bank of Rolla	Rolla	2586	06/05/1952	55698
Centerre Bank of Rolla	Rolla	903	09/11/1894	83372
Phelps County Bank	Rolla	2627	04/04/1963	64492
Farmers State Bank of Rosendale, Missouri	Rosendale	2294	04/04/1921	10678
Bank of Rothville	Rothville	1239	01/08/1904	15980
Rushville State Bank	Rushville	1201	06/16/1903	10238
Community Bank of Russellville	Russellville	2520	07/10/1934	16432
Bank of Salem	Salem	258	10/10/1883	26335
Dent County Bank	Salem	902	09/01/1894	17474
Salisbury Mercantile Bank	Salisbury	1594	07/17/1908	41270
The Merchants and Farmers Bank	Salisbury	1195	05/26/1903	12098

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Community Bank of Savannah	Savannah	2630	09/24/1963	14485
The Home Bank, Savannah, Missouri	Savannah	2473	09/02/1931	41470
Farmers State Bank of Schell City	Schell City	1749	11/25/1910	5329
First Financial Bank of Scott City	Scott City	2367	09/22/1924	6439
Scott City Bank and Trust Company	Scott City	271	02/15/1965	15103
Community Bank of Pettis County	Sedalia	2632	02/28/1964	29126
Sedalia Mercantile Bank and Trust Company	Sedalia	252	06/02/1932	51006
The Union Savings Bank	Sedalia	1932	06/25/1913	44943
Bank of Seligman	Seligman	1409	09/11/1905	2650
Senath State Bank	Senath	2532	04/09/1935	21854
State Bank of Seneca	Seneca	2435	10/11/1928	19034
The Seymour Bank	Seymour	2550	10/26/1939	27355
Community State Bank of Shelbina	Shelbina	2690	07/08/1976	17130
Shelbina Mercantile Bank	Shelbina	2429	06/26/1928	52768
Citizen's Bank	Shelbyville	1986	03/18/1914	17338
The Community Bank of Shell Knob	Shell Knob	2679	08/30/1973	15246
Bank of Sikeston	Sikeston	2056	02/17/1916	80943

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Mercantile Bank of Sikeston	Sikeston	2716	01/12/1979	40768
Tri-County First Financial	Sikeston	2543	05/27/1936	16052
Silex Banking Company	Silex	2506	03/24/1934	21685
State Bank of Slater	Slater	911	01/14/1895	20260
Citizens Bank and Trust Company	Smithville	2475	10/09/1931	33249
Corner Stone Bank	Southwest City	1011	04/16/1898	32896
The Citizens Bank of Sparta	Sparta	2200	08/21/1919	13245
Centerre Bank of Springfield	Springfield	1213	09/12/1903	124378
Commerce Bank of Springfield	Springfield	1147	09/15/1902	443711
Empire Bank	Springfield	2596	09/14/1955	142780
Mercantile Bank of Springfield	Springfield	131	01/11/1913	139451
State Bank of Southwest Missouri	Springfield	2762	08/21/1985	9366
United Missouri Bank of Springfield	Springfield	2649	08/22/1967	55747
Mega Bank of St. Ann	St. Ann	2588	06/15/1953	66444
BankCenter One/St. Charles	St. Charles	2770	02/27/1986	12652
First State Bank of St. Charles, Missouri	St. Charles	402	04/27/1887	74991
Mega Bank of St. Charles County	St. Charles	2769	01/24/1986	2296
Mercantile Bank of St. Charles County	St. Charles	2640	05/05/1965	69868

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Weldon Spring Bank	St. Charles	2735	05/14/1982	5877
Farmers and Merchants Bank	St. Clair	192[illegible]	05/02/1913	33396
Bank of St. Elizabeth	St. Elizabeth	1968	01/02/1914	15929
St. Johns Bank and Trust Company	St. Johns	2396	10/02/1926	151964
Belt American Bank of St. Joseph	St. Joseph	2712	09/20/1978	62985
First Stock Yards Bank	St. Joseph	2401	02/28/1927	33573
Missouri Valley Trust Company	St. Joseph	43	03/29/1899	528
The Bank of St. Joseph	St. Joseph	1279	07/26/1904	88757
The Heritage Bank	St. Joseph	2759	07/17/1985	53967
United Missouri Bank of St. Joseph	St. Joseph	629	11/12/1899	123963
American Bank of St. Louis	St. Louis	259	12/07/1933	141491
Bremen Bank and Trust Company	St. Louis	245	04/29/1930	63903
Cass Bank & Trust Company	St. Louis	238	05/25/1929	134995
Centerre Trust Company	St. Louis	18	10/09/1889	50205
Chippewa First Financial Bank	St. Louis	215	01/19/1924	70058
Eagle Bank & Trust Company	St. Louis	112	09/10/1909	15245
First Exchange Bank of St. Louis	St. Louis	2678	01/01/1986	11063
Jefferson Bank and Trust Company	St. Louis	838	07/20/1892	129227

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Lindell Trust Company	St. Louis	212	11/23/1923	106682
Mega Bank of St. Louis County	St. Louis	2714	11/03/1978	20601
Missouri State Bank and Trust Company	St. Louis	273	04/28/1966	44563
Southern Commercial Bank	St. Louis	774	06/12/1891	137638
Southwest Bank of St. Louis	St. Louis	2268	06/12/1920	192711
Bank of St. Mary	St. Marys	1077	03/14/1901	12735
First State Bank of St. Robert	St. Robert	2763	09/13/1985	16375
Farmers State Bank, Stanberry	Stanberry	2376	03/25/1925	29257
Bank of Ste. Genevieve	Ste. Genevieve	1103	01/02/1902	51750
Rozier Mercantile Bank	Ste. Genevieve	1911	03/05/1913	33438
Steedman Bank	Steedman	2044	05/06/1915	7455
Bank of the BootHeel	Steele	1268	06/16/1904	23045
Sac River Valley Bank	Stockton	1879	08/15/1912	56617
Farmer's Bank of Stover	Stover	1358	03/29/1905	20640
The Greene County Bank	Strafford	2620	06/09/1959	14606
Sturgeon State Bank	Sturgeon	2470	02/06/1931	18391
Bank of Sullivan	Sullivan	923	04/29/1895	65235
Meramec State Bank	Sullivan	2685	01/08/1975	10210
Summersville State Bank	Summersville	1257	05/04/1904	14989
Lakeland State Bank	Sunrise Beach	2653	08/29/1969	14904

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Chemical Bank	Sweet Springs	276	06/21/1884	20445
The Farmers and Valley Bank, Tarkio, Missouri	Tarkio	2489	04/19/1933	17802
Bank of Thayer	Thayer	1063	08/23/1900	44373
The Tipton Latham Bank	Tipton	1517	12/29/1906	14623
American Bank of Spickard-Trenton	Trenton	2051	10/21/1915	23339
Trenton Trust Company	Trenton	152	08/02/1915	62003
Boatmen's Bank of Troy	Troy	2538	08/14/1935	41777
People's Bank and Trust Company of Lincoln County	Troy	2347	03/10/1924	57829
United Bank of Union	Union	2505	03/22/1934	91605
First Security Bank	Union Star	688	04/28/1890	10656
Farmers Bank of Unionville	Unionville	1056	06/13/1900	43094
Putnam County State Bank	Unionville	2717	02/16/1979	14364
Royal Bank Mid-County	University City	2633	03/24/1964	79603
The Bank of Urbana	Urbana	1501	10/22/1906	32798
Bank of Urich	Urich	468	02/27/1888	6218
Meramec Valley Bank	Valley Park	2105	01/18/1918	26085
Carter County State Bank	Van Buren	2355	05/19/1924	12583
Centerre Bank of Vandalia	Vandalia	2498	01/25/1934	37543
American Bank of Morgan County	Versailles	2629	06/11/1963	34033

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
The Bank of Versailles	Versailles	228	12/20/1882	58390
The Quad County State Bank	Viburnum	2652	06/13/1969	13296
The Maries County Bank	Vienna	1062	08/17/1900	37464
Farmers Bank of Walker	Walker	781	08/10/1891	5286
Citizens Bank of Warrensburg, Mo.	Warrensburg	524	10/19/1888	65857
Community Bank of Warrensburg	Warrensburg	2748	09/30/1983	8139
United Missouri Bank of Warrensburg	Warrensburg	2700	06/09/1978	63746
Commerce-Warren County Bank	Warrenton	2503	03/05/1934	42237
First Bank of Warren County	Warrenton	2477	10/16/1931	27659
Osage Valley Bank	Warsaw	776	06/24/1891	17423
United Missouri Bank of Warsaw	Warsaw	2501	03/02/1934	43280
Bank of Washington	Washington	1153	10/29/1902	126549
Franklin County Mercantile Bank	Washington	1677	10/19/1909	80282
Bank of Waverly	Waverly	2584	03/22/1951	9081
Waynesville Security Bank	Waynesville	2541	01/29/1936	33243
Merchants & Miners Mercantile Bank of Webb City	Webb City	1359	03/31/1905	21035
Webb City Bank	Webb City	732	11/11/1890	27024
Bank of Wellsville	Wellsville	2544	09/11/1936	8148
First Bank of St. Charles County	Wentzville	2362	08/23/1924	35168

BANK NAME	LOCATION	CHARTER NUMBER	CHARTER DATE	TOTAL ASSETS ($000)
Missouri Southern Bank	West Plains	2715	12/05/1978	9891
West Plains Bank	West Plains	2542	05/20/1936	61551
Bank of Weston	Weston	1010	03/26/1898	27498
Mercantile Bank of Willow Springs	Willow Springs	1436	01/27/1906	29889
First Community Bank	Windsor	1337	02/11/1905	10699
The Citizens Bank of Windsor	Windsor	259	10/22/1883	25786
Winfield Banking Co.	Winfield	1212	09/08/1903	20248
Winona Savings Bank	Winona	1245	03/01/1904	13831
Farmers and Merchants Bank of Wright City	Wright City	1750	12/06/1910	18894
Peoples Bank of Wyaconda, Missouri	Wyaconda	2023	12/17/1914	13641

CONSUMER CREDIT REGISTRANTS IN MISSOURI ON JUNE 30, 1986

Alpha Credit Corporation	3625 N. Sheridan Road	Peoria, IL
American Family Financial Services, Inc.	6301 James A. Reed Road	Kansas City, MO
American Family Financial Services, Inc.	11789 Borman Drive	St. Louis, MO
Associates Financial Services Co. of Missouri	1041 Cave Springs Blvd.	St. Charles, MO
Avco Financial Services of Rolla, Inc.	24 Business Loop 70 East	Columbia, MO
Avco Financial Services of Rolla, Inc.	212 North Holden	Warrensburg, MO
Avco Financial Services of Rolla, Inc.	12782 Manchester Road	Des Peres, MO
Avco Financial Services of Rolla, Inc.	1425 C South Noland Road	Independence, MO
Avco Financial Services of Rolla, Inc.	711 Madison Street	Jefferson City, MO
Avco Financial Services of Rolla, Inc.	221 First Street	Kennett, MO
Avco Financial Services of Rolla, Inc.	114 S. Jefferson Street	Mexico, MO
Avco Financial Services of Rolla, Inc.	914 N. Westwood Boulevard	Poplar Bluff, MO
Avco Financial Services of Rolla, Inc.	1019 Kings Highway	Rolla, MO
Avco Financial Services of Rolla, Inc.	2317 S. Campbell	Springfield, MO
Avco Financial Services of Rolla, Inc.	3624 Mitchell Avenue	St. Joseph, MO
Beneficial Missouri, Inc.	222 S. Meramec Avenue	Clayton, MO
Beneficial Missouri, Inc.	16N 8th Street	Columbia, MO
Beneficial Missouri, Inc.	720 Manchester Road	Ellisville, MO
Beneficial Missouri, Inc.	2564 N. Highway 67	Florissant, MO
Beneficial Missouri, Inc.	12909V S. 71 Highway	Grandview, MO
Beneficial Missouri, Inc.	7533 N. Lindbergh Avenue	Hazelwood, MO
Beneficial Missouri, Inc.	221 West Lexington Street	Independence, MO
Beneficial Missouri, Inc.	2219 C. Missouri Boulevard	Jefferson City, MO
Beneficial Missouri, Inc.	2914 E. 32nd St., Bldg. A, Ste. 106 & 107	Joplin, MO
Beneficial Missouri, Inc.	737 Jefferson	Lebanon, MO
Beneficial Missouri, Inc.	Highway 291 and 152	Liberty, MO
Beneficial Missouri, Inc.	1530 S. Glenstone Avenue	Springfield, MO
Beneficial Missouri, Inc.	10927 A St. Charles Rock Road	St. Ann, MO
Beneficial Missouri, Inc.	1177 Duchesne	St. Charles, MO
Beneficial Missouri, Inc.	3845 Frederick Avenue	St. Joseph, MO
Beneficial Missouri, Inc.	7437 S. Lindbergh Boulevard	St. Louis, MO
Beneficial Missouri, Inc.	10015 Watson Road	St. Louis, MO
Beneficial Missouri, Inc.	Route 2, Fort Wood Spur	Waynesville, MO
C.I.T. Financial Services, Inc.	122 Manchester Road, Suite 2	Ballwin, MO
C.I.T. Financial Services, Inc.	Twin City Mall	Crystal City, MO
C.I.T. Financial Services, Inc.	1700 Missouri Boulevard	Jefferson City, MO
C.I.T. Financial Services, Inc.	11130 Blue Ridge Extension	Kansas City, MO
C.I.T. Financial Services, Inc.	Bootheel Shopping Cntr., Hwy. 25 & 84	Kennett, MO
C.I.T. Financial Services, Inc.	1949 E. Sunshine, Suite 2-214	Springfield, MO
C.I.T. Financial Services, Inc.	2566 West Clay Street	St. Charles, MO
Century Finance Company of Missouri	P. O. Box 26610	Kansas City, MO
Charter Finance Company	616 Broadway	Cape Girardeau, MO
Chrysler First Financial Services Corp.	11708 W. Florissant	Florissant, MO
Cimarron Finance Company, Inc.	101 N. Main	Cimarron, KS
Citicorp Acceptance Company, Inc.	12755 Olive Street Road	Creve Coeur, MO
Citicorp Acceptance Company, Inc.	666-70 Mason Ridge Center Drive	St. Louis, MO
Citicorp Person-to-Person Financial Center, Inc.	12101 Woodcrest Executive Drive	St. Louis, MO
Citizens Discount & Investment Corporation	714 Broadway	Hannibal, MO

Commercial Credit Plan, Inc.	2100 I-70 Drive Southwest	Columbia, MO
Commercial Credit Plan, Inc.	9226 Watson Road	Crestwood, MO
Commercial Credit Plan, Inc.	8652 E. 63rd Street	Kansas City, MO
Commercial Credit Plan, Inc.	1718 S. Glenstone Avenue	Springfield, MO
Commercial Credit Plan, Inc.	13210 New Halls Ferry Road	St. Louis, MO
Commodore Financial Services Corp.	911 Elm Street	Hinsdale, IL
Commodore Financial Services Corp. d/b/a MarCo	911 N. Elm Street	Hinsdale, IL
Farmington Investment Corporation	322 E. Karsch Boulevard	Farmington, MO
Finance One of Missouri, Inc.	13926 Noland Court	Independence, MO
Finance One of Missouri, Inc.	1938-C S. Glenstone	Springfield, MO
Financial Credit Acceptance Corporation	818 Olive, Room 637	St. Louis, MO
First Citizen Banc & Credit Ltd.	5508 Dr. Martin Luther King Drive	St. Louis, MO
First City Financial Corp.	4050 Gravois	St. Louis, MO
Fleet Finance, Inc.	9666 Olive Blvd., Suite 330	St. Louis, MO
Ford Motor Credit Company	514 Earth City Expressway, Suite 315	Earth City, MO
G.A.Y. Finance Company	9 Coffman Street	Flat River, MO
GFC Corporation of Missouri	15224 Manchester Road	Ballwin, MO
GFC Corporation of Missouri	11726 Manchester Road	Des Peres, MO
GFC Corporation of Missouri	28 Western Plaza Shopping Center	Fenton, MO
GFC Corporation of Missouri	510 N. Highway 67	Florissant, MO
GFC Corporation of Missouri	6220 Raytown Trafficway	Raytown, MO
GFC Corporation of Missouri	1414 S. Glenstone	Springfield, MO
GFC Corporation of Missouri	10479 St. Charles Rock Road	St. Ann, MO
GFC Corporation of Missouri	2537 W. Clay Avenue	St. Charles, MO
GFC Corporation of Missouri	2311 N. Belt Highway	St. Joseph, MO
GFC Corporation of Missouri	3655 S. Grand Boulevard	St. Louis, MO
GFC Corporation of Missouri	4065 Union Road	St. Louis, MO
GFC Corporation of Missouri	1822 S. Noland Road	Independence, MO
Gateway America Financial Corp.	339 N. Williams	Moberly, MO
Germania Financial Corporation	13035 Olive Boulevard, Suite 216	Creve Coeur, MO
Germania Financial Corporation	1523 Old Highway 24 South, Suite B	St. Charles, MO
Hannibal Finance Company	307 Broadway	Hannibal, MO
Household Finance Corporation III	9427-29 Gravois Road	Affton, MO
Household Finance Corporation III	White Oaks Plaza, 823 S. 7 Highway	Blue Springs, MO
Household Finance Corporation III	3847 McKelvey Road	Bridgeton, MO
Household Finance Corporation III	107 S. Providence	Columbia, MO
Household Finance Corporation III	15444 Manchester Rd., Zayre Shopping Cntr.	Ellisville, MO
Household Finance Corporation III	314 W. Main Street	Festus, MO
Household Finance Corporation III	No. 11 Paddock Hills Shopping Center	Florissant, MO
Household Finance Corporation III	12022 South 71 Highway	Grandview, MO
Household Finance Corporation III	7232 N. Lindbergh Road	Hazelwood, MO
Household Finance Corporation III	501 E. 24 Highway	Independence, MO
Household Finance Corporation III	3611 Noland Road, Noland Road Plaza	Independence, MO
Household Finance Corporation III	405 Main Street	Joplin, MO
Household Finance Corporation III	5510 Antioch Road	Kansas City, MO
Household Finance Corporation III	116 N. Kirkwood Road	Kirkwood, MO
Household Finance Corporation III	200 N. Oldham Parkway, Summit Shpg. Cntr.	Lee's Summit, MO
Household Finance Corporation III	822 South 291 Hwy., Liberty Shpg. Cntr.	Liberty, MO

Household Finance Corporation III	237-B Highway 175	O'Fallon, MO
Household Finance Corporation III	2533 Woodson Road	Overland, MO
Household Finance Corporation III	10028 E. 63rd Street	Raytown, MO
Household Finance Corporation III	2905-A W. Broadway	Sedalia, MO
Household Finance Corporation III	2700 S. Glenstone, Brentwood Shpg. Cntr.	Springfield, MO
Household Finance Corporation III	1323 S. Belt Highway, Belt Center	St. Joseph, MO
Household Finance Corporation III	7459 S. Lindbergh Road, K-Mart Shpg. Cntr.	St. Louis, MO
Household Finance Corporation III	5839 Chippewa, Hampton Village Shpg. Cntr.	St. Louis, MO
Household Finance Corporation III	No. 9 Central City Shopping Center	St. Louis, MO
Household Finance Corporation III	104 Jungerman Rd., Jungerman Bldg. Ste. E	St. Peters, MO
Household Finance Corporation III	Main Gate Shopping Center, Ft. Wood Spur	Waynesville, MO
Household Finance Corporation III	8460 Watson Road	St. Louis, MO
ITT Financial Services	#77 Plaza Way	Cape Girardeau, MO
ITT Financial Services	Vandiver Village, 705 Vandiver Dr. Ste. E	Columbia, MO
ITT Financial Services	243 W. Main	Flat River, MO
ITT Financial Services	37 Flower Valley Shopping Center,	Florissant, MO
ITT Financial Services	3709 Noland Road, Store E	Independence, MO
ITT Financial Services	108 E. High Street	Jefferson City, MO
ITT Financial Services	3035 LeMay Ferry Road	Mehlville, MO
ITT Financial Services	2055 N. Commercial Street	Harrisonville, MO
ITT Financial Services	1901 Highway 61 N., Executive Mall	Poplar Bluff, MO
ITT Financial Services	944 S. Kings Highway	Sikeston, MO
ITT Financial Services	1650 E. Battlefield Road, #110	Springfield, MO
ITT Financial Services	2758 S. Campbell Street	Springfield, MO
ITT Financial Services	10501 Watson Road	Sunset Hills, MO
ITT Financial Services	299-301 E. Business Route 50	Warrensburg, MO
ITT Financial Services	1721 Heritage Hills Drive	Washington, MO
ITT Financial Services	236 W. Main Plaza	West Plains, MO
ITT Financial Services	2787 W. Clay	St. Charles, MO
John N. Zeikle & Company	1923 Main	Higginsville, MO
K & J Furniture, Inc.	311 S. Independence	Harrisonville, MO
Kansas City Management, Inc. d/b/a Delta Finance	109 E. 10th Street	Kansas City, MO
Kennett Finance, Inc.	712 First Street	Kennett, MO
Kentucky Finance Co., Inc., MO	301 S. Main Street	Boonville, MO
Kentucky Finance Co., Inc., MO	31 N. Main Street	Cape Girardeau, MO
Kentucky Finance Co., Inc., MO	Town & Country Shopping Center	Dexter, MO
Kentucky Finance Co., Inc., MO	8 West 5th Street	Fulton, MO
Kentucky Finance Co., Inc., MO	Bootheel Plaza Shopping Center	Kennett, MO
Kentucky Finance Co., Inc., MO	313 S. Carolina Street	Louisiana, MO
Kentucky Finance Co., Inc., MO	73 S. Lafayette	Marshall, MO
Kentucky Finance Co., Inc., MO	630 W. Jackson Street	Mexico, MO
Kentucky Finance Co., Inc., MO	503 W. Reed Street	Moberly, MO
Kentucky Finance Co., Inc., MO	1043-A Kingshighway	Rolla, MO
Kentucky Finance Co., Inc., MO	1900 N. Providence Road, Suite 203	Columbia, MO
Key Financial Services, Inc.	57 River Street	Wellesley Hills, MA
King Service	818 Olive Street, Room 1174	St. Louis, MO
Les Mason Insurance & Loans, Inc.	208 Fifth Street	Monett, MO
Lou Budke's Arrow Finance Company, Inc.	3528 Hampton	St. Louis, MO

Meritor Credit Corp.	11311 Cornell Park Drive, Suite 400	Cincinnati, OH
Midwest Acceptance Corporation	955 N. Highway 67	Florissant, MO
Midwest Acceptance Corporation	10805 St. Charles Rock Road	St. Ann, MO
Midwest Acceptance Corporation	10950 Page	St. Louis, MO
Midwest Acceptance Corporation	5900 Hampton Avenue	St. Louis, MO
Midwest Acceptance Corporation	12080 Lusher Road	St. Louis, MO
Midwest Acceptance Corporation	10250 W. Florissant	St. Louis, MO
Midwest Acceptance Corporation	9001 W. Florissant	St. Louis, MO
Missouri Farm Bureau Finance Company	701 South Country Club Drive	Jefferson City, MO
Modern Finance Company	10432 Page Avenue	St. Louis, MO
Morris Plan Company of St. Joseph	502 Francis Street	St. Joseph, MO
Norwest Financial Missouri, Inc.	221 Arnold Crossroads	Arnold, MO
Norwest Financial Missouri, Inc.	10019 Watson Road	Crestwood, MO
Norwest Financial Missouri, Inc.	12341 Olive Street, Space C	Creve Coeur, MO
Norwest Financial Missouri, Inc.	11756 Manchester	Des Peres, MO
Norwest Financial Missouri, Inc.	15624 Manchester	Ellisville, MO
Norwest Financial Missouri, Inc.	103 Florissant Oaks Center	Florissant, MO
Norwest Financial Missouri, Inc.	4356 S. Noland Road	Independence, MO
Norwest Financial Missouri, Inc.	Northpark Mall, Suite B2-17	Joplin, MO
Norwest Financial Missouri, Inc.	506 N.W. Englewood, Space 16	Kansas City, MO
Norwest Financial Missouri, Inc.	1828 Swift Avenue, Suite 104	N. Kansas City, MO
Norwest Financial Missouri, Inc.	104 Old Hwy. 40, Store 9	O'Fallon, MO
Norwest Financial Missouri, Inc.	1449 N. Westwood Blvd.	Poplar Bluff, MO
Norwest Financial Missouri, Inc.	8913 E. Highway 350	Raytown, MO
Norwest Financial Missouri, Inc.	1059 E. Malone	Sikeston, MO
Norwest Financial Missouri, Inc.	2724 S. Glenstone	Springfield, MO
Norwest Financial Missouri, Inc.	1358 S. Fifth Street	St. Charles, MO
Norwest Financial Missouri, Inc.	501 Francis Street	St. Joseph, MO
Norwest Financial Missouri, Inc.	2009 W. Kansas Ave., Suite D	Liberty, MO
Ozark Loan Co., Inc.	P. O. Box 218	Gainesville, MO
Pioneer Financial Services of K. C., Inc.	211 Main, Suite 300	Joplin, MO
Pioneer Financial Services of K.C., Inc.	4233 Roanoke Road	Kansas City, MO
Pioneer Financial Services of Missouri, Inc.	1736 E. Sunshine, Suite 205	Springfield, MO
Preferred Acceptance, Inc.	6915 Edgevale Road	Kansas City, MO
Premco, Inc.	111 West Port Plaza, Suite 800	St. Louis, MO
Republic Loans	316 W. Hwy. 60	Republic, MO
Rocket Finance Corp.	3400 S. Kingshighway	St. Louis, MO
Royal Finance of America	532 Beachcraft Drive	Chesterfield, MO
Sears Consumer Financial Corporation	671 Jeffco Blvd.	Arnold, MO
Sears Consumer Financial Corporation	710 Manchester Road	Ballwin, MO
Sears Consumer Financial Corporation	710 Main Street	Blue Springs, MO
Sears Consumer Financial Corporation	2102 William Street	Cape Girardeau, MO
Sears Consumer Financial Corporation	336 N. Kingshighway	Cape Girardeau, MO
Sears Consumer Financial Corporation	47 Plaza Way	Cape Girardeau, MO
Sears Consumer Financial Corporation	U.S. 40 & Clarkson Road	Chesterfield, MO
Sears Consumer Financial Corporation	267 Lanes & Lantern Village	Chesterfield, MO
Sears Consumer Financial Corporation	21 N. Bemiston	Clayton, MO
Sears Consumer Financial Corporation	711 Vandiver Drive, Suite F	Columbia, MO
Sears Consumer Financial Corporation	111 E. Broadway	Columbia, MO
Sears Consumer Financial Corporation	11500 Olive Street	Creve Coeur, MO
Sears Consumer Financial Corporation	13100 Manchester	Des Peres, MO
Sears Consumer Financial Corporation	300 Ozark Trail Drive, Suite 203	Ellisville, MO
Sears Consumer Financial Corporation	412 W. Main	Festus, MO
Sears Consumer Financial Corporation	13290 New Halls Ferry Road	Florissant, MO
Sears Consumer Financial Corporation	8434 Lindbergh No.	Florissant, MO

Sears Consumer Financial Corporation	6651 N. Oak, Suite 2	Gladstone, MO
Sears Consumer Financial Corporation	1102 Main Street, Suite 8	Grandview, MO
Sears Consumer Financial Corporation	25200 Timberlake	Greenwood, MO
Sears Consumer Financial Corporation	18777 E. 39th Street	Independence, MO
Sears Consumer Financial Corporation	3600 Country Club Drive	Jefferson City, MO
Sears Consumer Financial Corporation	802 High Street	Joplin, MO
Sears Consumer Financial Corporation	1909 E. 20th Street	Joplin, MO
Sears Consumer Financial Corporation	1201 E. 15th Street	Joplin, MO
Sears Consumer Financial Corporation	5415 NE Antioch Road	Kansas City, MO
Sears Consumer Financial Corporation	7635 A Troost	Kansas City, MO
Sears Consumer Financial Corporation	8730 E. 52nd Street	Kansas City, MO
Sears Consumer Financial Corporation	8012 Hardy	Kansas City, MO
Sears Consumer Financial Corporation	502 W. 103rd	Kansas City, MO
Sears Consumer Financial Corporation	5600 Bannister Road	Kansas City, MO
Sears Consumer Financial Corporation	902 Tel Aviv Avenue	Kansas City, MO
Sears Consumer Financial Corporation	N. 35 Lake Shore Drive	Lake Lotawana, MO
Sears Consumer Financial Corporation	1000 Lake St. Louis Blvd., Suite 211	Lake St. Louis, MO
Sears Consumer Financial Corporation	208 E. 3rd Street	Lee's Summit, MO
Sears Consumer Financial Corporation	8601 Sarah	Liberty, MO
Sears Consumer Financial Corporation	1803 Swift	N. Kansas City, MO
Sears Consumer Financial Corporation	5800 N.W. Prairie View Road	N. Kansas City, MO
Sears Consumer Financial Corporation	P. O. Box 159	Ozark, MO
Sears Consumer Financial Corporation	2142 N.W. Wood Blvd., Poplar Bluff Square	Poplar Bluff, MO
Sears Consumer Financial Corporation	9806 E. 77th	Raytown, MO
Sears Consumer Financial Corporation	8800 E. 63rd	Raytown, MO
Sears Consumer Financial Corporation	7302 Raytown Road	Raytown, MO
Sears Consumer Financial Corporation	1660 S. Campbell	Springfield, MO
Sears Consumer Financial Corporation	2825 S. Glenstone, Battlefield Mall	Springfield, MO
Sears Consumer Financial Corporation	490 N.W. Plaza	St. Ann, MO
Sears Consumer Financial Corporation	2726 Cumberland Landing	St. Charles, MO
Sears Consumer Financial Corporation	1529 Old Highway S, Suite 1	St. Charles, MO
Sears Consumer Financial Corporation	2921 N. Belt Highway, Suite M-6	St. Joseph, MO
Sears Consumer Financial Corporation	2201 Messanie	St. Joseph, MO
Sears Consumer Financial Corporation	1630 S. Lindbergh Boulevard	St. Louis, MO
Sears Consumer Financial Corporation	5714 S. Lindbergh Street	St. Louis, MO
Sears Consumer Financial Corporation	4210 Olive Street	St. Louis, MO
Sears Consumer Financial Corporation	100 Jamestown Mall	St. Louis, MO
Sears Consumer Financial Corporation	15 Crestwood Plaza	St. Louis, MO
Sears Consumer Financial Corporation	13088A Tesson Ferry Road	St. Louis, MO
Sears Consumer Financial Corporation	E. Air Cargo Road, Lambert Field	St. Louis, MO
Sears Consumer Financial Corporation	4135 Mexico Road	St. Peters, MO
Sears Consumer Financial Corporation	502 Broadway	West Plains, MO
Security Loan & Finance Company	103 W. Franklin Street	Clinton, MO
Security Pacific Finance Corporation	3600 S. Noland Road, Suite C	Independence, MO
Security Pacific Finance Corporation	4200 N. Cloverleaf Drive, Suite F	St. Louis, MO
Security Pacific Finance Corporation	77 West Port Plaza, Suite 406	St. Louis, MO
Security Pacific Finance Corporation	10805 Sunset Office Drive, Suite 403	Sunset Hills, MO
Service Loan & Finance Company	213 First Capitol Plaza	St. Charles, MO
Shelter Financial Services, Inc.	1817 W. Broadway	Columbia, MO
Shelter Financial Services, Inc.	477 No. Lindbergh Boulevard	Creve Coeur, MO
Shelter Financial Services, Inc.	7003 Blue Ridge Boulevard	Raytown, MO
Silvey Corporation, Finance Division	3301 W. Broadway	Columbia, MO
Southern Acceptance Corporation, Inc.	1020 Ste. Genevieve Avenue	Farmington, MO

St. James Credit Co.	318 N. Jefferson	St. James, MO
Sterling Finance Company	2649 Hampton Avenue	St. Louis, MO
T.A.N.K.S. Consumer Discount Corp.	111 Westport Plaza, Suite 278	St. Louis, MO
Thomas Finance Company, Inc.	275 Lemay Ferry Road	St. Louis, MO
Transamerica Financial Services	2572 Highway 67	Florissant, MO
Transamerica Financial Services	4205 S. Hocker Drive	Independence, MO
Transamerica Financial Services	10401 Holmes Road, Suite 330	Kansas City, MO
Transamerica Financial Services	4707 College Boulevard	Leawood, KS
Transamerica Financial Services	1053 Cave Springs Road	St. Charles, MO
Transamerica Financial Services	11132 South Towne Square	St. Louis, MO
Transamerica Financial Services	11960 West Line Industrial Drive	St. Louis, MO
Transamerica Financial Services	1714 Deer Track Trail	St. Louis, MO
Tri-State Financial, Inc.	42 Worthington	Maryland Hghts., MO
Tuition Plan of New Hampshire, Inc.	Donovan Street Extension	Concord, NH
Union Electric Company	P. O. Box 149	St. Louis, MO
Webster County Finance, Inc.	101 N. Clay	Marshfield, MO
Western States Finance Company	1023 E. 75th	Kansas City, MO
World Finance Company	1415 S. Big Bend Boulevard	St. Louis, MO
Yegen Associates, Inc.	Two Woodfield Lake, 1100 Woodfield Drive	Schaumburg, IL

MOTOR VEHICLE SALES REGISTRANTS IN MISSOURI ON JUNE 30, 1986

AM Credit Corporation	10401 Holmes Avenue, Ste. 200	Kansas City, MO
AM Credit Corporation	1650 E. Battlefield	Springfield, MO
AM Credit Corporation	1807 Park 270 Drive, Suite 200	St. Louis, MO
Alexander Discount Corp.	6759 Chippewa	St. Louis, MO
Allstate Enterprises, Inc.	7302 Raytown Road	Raytown, MO
American Honda Finance Corp.	19603 S. Vermont Ave.	Torrance, CA
Associates Commercial Corporation	1427 Thomas Drive	Cape Girardeau, MO
Associates Commercial Corporation	10870 Benson Drive	Overland Park, KS
Auto Finance Company	10432 Page Avenue	Overland, MO
BMT Investment, Inc/	4100 Gravois	St. Louis, MO
BMW Credit Corporation	600 Hart Road	Barrington, IL
BarclaysAmerican/Financial of Kentucky, Inc.	405 Broadway	Paducah, KY
Bishop Enterprises	Route 2, Box 344	Columbia, MO
Borg-Warner Acceptance Corporation	4443 N. Highway 67	Florissant, MO
Borg-Warner Acceptance Corporation	300 S. Jefferson, Ste. 314	Springfield, MO
Borg-Warner Acceptance Corporation	1065 Executive Parkway	St. Louis, MO
Borg-Warner Acceptance Corporation	3555 Sunset Office Drive	Sunset Hills, MO
C.I.T. Financial Services Corporation (DEL.)	2182 Gladstone Court, Suite E	Bloomingdale, IL
C.I.T. Financial Services Corporation (DEL.)	9225 Ward Parkway, 9225 Bldg., Ste. 260	Kansas City, MO
CIT Group/Equipment Financing, Inc.	1015 Locust Street	St. Louis, MO
Chrysler Credit Corporation	10401 Holmes Avenue, Suite 200	Kansas City, MO
Chrysler Credit Corporation	1650 E. Battlefield	Springfield, MO
Chrysler Credit Corporation	1807 Park 270 Drive, Ste. 200	St. Louis, MO
Citicorp Acceptance Company, Inc.	12755 Olive Street Road	Creve Coeur, MO
Citicorp Acceptance Company, Inc.	7100 E. Belleview, Ste. 205	Englewood, CO
Citicorp Acceptance Company, Inc.	666-70 Mason Ridge Center Dr.	St. Louis, MO
Confidential Loan and Investment Co., Inc.	820 N. Kingshighway	St. Louis, MO
D & D Investment Company	7501 Manchester	Maplewood, MO
Ditch Witch Sales, Inc.	E. Springfield Road, Box 429	Sullivan, MO
E/Z Finance, Inc.	7277 Natural Bridge	Normandy, MO
Elbert Acceptance Company	1201 E. Fifth Street	Washington, MO
Financial Service Company	2649 Hampton Avenue	St. Louis, MO
First City Financial Corp.	9601 St. Charles Rock Road	St. John, MO
Ford Motor Credit Company	2851 Independence	Cape Girardeau, MO
Ford Motor Credit Company	4203 Earth City Expressway, Ste. 210	Earth City, MO
Ford Motor Credit Company	915 J. Southwest Blvd.	Jefferson City, MO
Ford Motor Credit Company	2135 E. Sunshine	Springfield, MO
Foremost Financial Services Corporation	5800 Foremost Drive, S.E.	Grand Rapids, MI
GMAC	326 N. Sixth Street	Blytheville, AR
GMAC	3452 McKelvey Road	Bridgeton, MO
GMAC	1735 Southwest Blvd.	Jefferson City, MO
GMAC	1310 E. 104th, Suite 100	Kansas City, MO
GMAC	3811 S. Campbell Avenue	Springfield, MO
GMAC	10199 Woodfield Lane	St. Louis, MO
GMAC	3637 S. Geyer Road	Sunset Hills, MO
GMC Financial Services	68 S. Highway 141	Peerless Park, MO
General Electric Credit Corp.	101 W. Renner Road, Suite 300	Richardson, TX
Green Tree Acceptance, Inc.	502 Earth City Expressway, Suite 207	Earth City, MO

Heller Financial, Inc.	105 W. Adams Street	Chicago, IL
King Auto Financing, Inc.	3300 South Kingshighway	St. Louis, MO
Lashley & Associates. Inc.	9036 Old Lemay Ferry Road	Hillsboro, MO
Lender Service, Inc.	6539 E. 31st Street	Tulsa, OK
Lyons Capital Resources, Inc.	500 Park Blvd., #510	Itasca, IL
MBP Finance, Inc.	317 Northland Office Bldg.	St. Louis, MO
Manufacturers Hanover Financial Serv. of KS, Inc	6500 W. 95th Street	Overland Park, KS
Marine Midland Automotive Financial Corp.	One Marine Midland Center	Buffalo, NY
McKay Car Leasing & Finance Inc.	905 Stadium	Jefferson City, MO
Merit Finance Corporation	320 Brookes Drive	Hazelwood, MO
Meritor Credit Corporation	11311 Cornell Park Drive	Cincinnati, OH
Metlife Capital Credit Corporation	425 Post Road	Fairfield, CT
Mitsubishi Acceptance Corporation	11100 Ash	Leawood, KS
N&S Empire Auto Sales, Inc.	11120 E. 350 Hwy.	Raytown, MO
North American Acceptance Corp.	155 N. Main Street	St. Clair, MO
Porsche Financial Services	One Marine Midland Center	Buffalo, NY
Progressive Acceptance Corp.	P. O. Box 2888	Tulsa, OK
Ride-Away Credit, Inc.	5900 Troost	Kansas City, MO
River States Financial Corp.	9036 Old Lemay Ferry Road	Hillsboro, MO
Robert Crouse Co., Inc.	3rd & Nebraska Streets	Mound City, MO
Ronchetti Acceptance Corporation	2008 N. Belt	St. Joseph, MO
Royal Finance of America	898 Manchester Road	Ellisville, MO
Royal Finance of America	4315 S. Kingshighway	St. Louis, MO
Royal Finance of America	3345 S. Kingshighway	St. Louis, MO
Security Pacific Acceptance Holdings Corp.	9200 Ward Parkway, Suite 650	Kansas City, MO
Security Pacific Finance Corp. (DE)	4101 McEwen Road, Suite 270	Dallas, TX
Toyota Motor Credit Corporation	8101 College Blvd., Suite 230	Overland Park, KS
VW Credit, Inc.	10401 Holmes Avenue, Suite 200	Kansas City, MO
VW Credit, Inc.	1650 E. Battlefield	Springfield, MO
VW Credit, Inc.	1807 Park 270 Drive, Suite 200	St. Louis, MO

FINANCING INSTITUTION REGISTRANTS IN MISSOURI ON JUNE 30, 1986

9018 Corporation	600 Country Club Road, #200	Eugene, OR
AM Credit Corporation	10401 Holmes Avenue, Suite 200	Kansas City, MO
AM Credit Corporation	1650 E. Battlefield	Springfield, MO
AM Credit Corporation	1807 Park 270 Drive, Suite 200	St. Louis, MO
Agmo Corporation	615 Locust Street	Columbia, MO
AgriStor Credit Corporation	250 Bishops Way	Brookfield, WI
American Home Financial Services, Inc.	10555 Marty	Overland Park, KS
Buyer's Finance Company	202 S. 3rd	Louisiana, MO
Chrysler Credit Corporation	10401 Holmes Avenue, Suite 200	Kansas City, MO
Chrysler Credit Corporation	1650 East Battlefield	Springfield, MO
Chrysler Credit Corporation	1807 Park 270 Drive, Suite 200	St. Louis, MO
Chrysler First Credit Corporation	Three Fountain Plaza, 11100 Ash, Ste. 104	Leawood, KS
Chrysler First Financial Services Corp.	11708 W. Florissant	Florissant, MO
Colwell Mortgage Corporation	5177 Richmond, Suite 1100	Houston, TX
Concord Financial Services, Inc	1100 Main, City Center Square	Kansas City, MO
Consumer Acceptance Company	10432 Page Avenue	Overland, MO
Credit Acceptance Finance, Inc.	11676 Concord Village Avenue	St. Louis, MO
Dealers Acceptance Corporation	7020 Clayton Road	Richmond Hghts., MO
Deutsche Credit Corporation	2333 Waukegan Road	Deerfield, IL
Deutz-Allis Credit Corporation	4228 S. Hocker	Independence, MO
Family Finance, Inc.	2800 W. Washita	Springfield, MO
Federal Collection Agency	8050 Watson Road, Suite 333	St. Louis, MO
Global Financial Corporation	2918 Merciet	Kansas City, MO
Goldome Credit Corporation	Two Perimeter Park South	Birmingham, AL
Hallmark Credit Corporation	2501 McGee Trafficway	Kansas City, MO
Horobec Auto Sales & Leasing Inc.	4516 Parktowne	St. Charles, MO
I.F.C. Inc.	11026 E. 23rd Street	Independence, MO
International Harvester Credit Corporation	4230 Alpha Road	Farmers Branch, TX
JAS Investments	3534-I East Sunshine	Springfield, MO
John Deere Company	3210 East 85th Street	Kansas City, MO
Levitz Credit Corporation	601 Naamans Road	Claymont, DE
Manchester Investment Company	3144 Morganford	St. Louis, MO
Manufacturers Hanover Financial Serv. of KS, Inc	6500 W. 95th Street	Overland Park, KS
Mercury Marine Acceptance Corporation	11708 W. Florissant Street	Florissant, MO
Midco Credit Corporation	615 Locust Street	Columbia, MO
Mobil Oil Credit Corporation	210 W. 10th Street	Kansas City, MO
Monetary Investment Inc.	3640 S. Noland Road	Independence, MO
Northwest Acceptance Corporation	1001 S.W. Fifth Avenue, #2100	Portland, OR
Northwest Business Credit Corporation	1001 S.W. Fifth Avenue, #2100	Portland, OR
Pelican Finance Corp.	3 Persimmon	Florissant, MO
R.E.N. Financial Services, Inc.	1715 Baltimore	Kansas City, MO
Royal Finance of America	898 Manchester	Ellisville, MO
Security Pacific Finance Corp.	10089 Willow Creek Road	San Diego, CA
Security Pacific Finance Corp.	18952 MacArthur Blvd., Suite 102	Irvine, CA
Security Pacific Finance Corp. (DE)	4101 McEwen Road, Suite 270	Dallas, TX
The Dartmouth Plan, Inc. c/o CT Corporation	314 N. Broadway	St. Louis, MO
Twenco Financial Corporation	One West Armour Blvd.	Kansas City, MO
U.S.P., Inc.	209 Plaza Towers	Springfield, MO
Union Mortgage Company, Inc.	11500 Olive Boulevard, Suite 202	St. Louis, MO

Universal Acceptance Company	1100 Schmidt Road	West Bend, WI
VW Credit, Inc.	10401 Holmes Avenue, Suite 200	Kansas City, MO
VW Credit, Inc.	1650 East Battlefield	Springfield, MO
VW Credit, Inc.	1807 Park 270 Drive, Suite 200	St. Louis, MO
Waterbed Credit Corporation	600 Country Club Road #200	Eugene, OR
Westinghouse Credit Corporation	9201 Ward Parkway	Kansas City, MO
Westinghouse Credit Corporation	12125 Woodcrest Executive Drive	St. Louis, MO
Wetterau Finance Company	8920 Pershall Road	Hazelwood, MO
World Financial Network, Inc.	2300 Southeastern Avenue	Indianapolis, IN

PREMIUM FINANCE REGISTRANTS IN MISSOURI ON JUNE 30, 1986

A. I. Credit Corporation	99 John Street	New York, NY
AFCO Credit Corporation	10 Hanover Street	New York, NY
AMGRO, Inc.	975 Mechanics Tower	Worcester, MA
American Interinsurance Service, Inc.	4720 Kingsway Drive	Indianapolis, IN
American Savings Mortgage Corp.	108 This Way	Lake Jackson, TX
Arlan Service Company	P. O. Box 655	Manchester, MO
Avalon Finance Company, Inc.	11230 Oak #115	Kansas City, MO
Bank of Sikeston	P.O. Box 1028	Sikeston, MO
Boatmen's Bancshares, Inc.	100 N. Broadway	St. Louis, MO
Boatmen's Bancshares, Inc.	7800 Forsyth	Clayton, MO
Boatmen's Bancshares, Inc.	10th & Baltimore	Kansas City, MO
Boatmen's Bancshares, Inc.	117 Park Central Square	Springfield, MO
Borg-Warner Insurance Finance Corporation	100 S. Wacker Drive	Chicago, IL
Canarwill Consumer Discount Company	Four Penn Center Plaza	Philadelphia, PA
Capital Premium Plan, Inc.	1320 E. Morehead St.	Charlotte, NC
Central Bank of Kansas City	2301 Independence Blvd.	Kansas City, MO
Central Financial Corp., Inc.	2301 Independence Blvd.	Kansas City, MO
Citizens Bank of Newburg	P.O. Box H	Newburg, MO
Equity Premium Finance Co., Inc.	905 W. Walnut	Blue Springs, MO
First National Bank of Poplar Bluff	P. O. Box 160	Poplar Bluff, MO
First State Bank of Dexter	20 W. Stoddard	Dexter, MO
Franklin Finance, Inc.	9300 W. 110th Street, Suite 500	Overland Park, KS
General Agents Premium Finance Co., Inc.	5701 E. Loop 820 South	Fort Worth, TX
ITT Financial Services	#77 Plaza Way	Cape Girardeau, MO
ITT Financial Services	705 Vandiver Drive, Suite E	Columbia, MO
ITT Financial Services	243 W. Main	Flat River, MO
ITT Financial Services	37 Flower Valley Shopping Cntr.	Florissant, MO
ITT Financial Services	3709 Noland Road, Store E	Independence, MO
ITT Financial Services	108 E. High Street	Jefferson City, MO
ITT Financial Services	3035 LeMay Ferry Road	Mehlville, MO
ITT Financial Services	2055 N. Commercial Street	Harrisonville, MO
ITT Financial Services	944 South Kings Highway	Sikeston, MO
ITT Financial Services	1650 E. Battlefield Road, #110	Springfield, MO
ITT Financial Services	2758 S. Campbell Street	Springfield, MO
ITT Financial Services	10501 Watson Road	Sunset Hills, MO
ITT Financial Services	299-301 E. Business Route 50	Warrensburg, MO
ITT Financial Services	1721 Heritage Hills Drive	Washington, MO
ITT Financial Services	236 W. Main Plaza	West Plains, MO
ITT Financial Services	2787 W. Clay	St. Charles, MO
ITT Financial Services	1901 Hwy. 61 N., Executive Mall	Poplar Bluff, MO
Imperial Premium Finance, Inc.	Raritan Plaza II, Raritan Center	Edison, NJ
JAS Investments	3534-I E. Sunshine	Springfield, MO
Jefferson Bank of Missouri	700 Southwest Boulevard	Jefferson City, MO
KAP Finance	3600 Broadway, Suite 15	Kansas City, MO
KAR Financing	5350 College Boulevard, Suite 201	Overland Park, KS
MONY Credit Corporation	1740 Broadway	New York, NY
Macley Service Company	35 Westwood Court	St. Louis, MO

Miami Investment Co., Inc.	P. O. Box 469	Miami, OK
Mid-America Premium Acceptance Corporation	52 Maryland Plaza	St. Louis, MO
Penco Finance Company	1842 Derry Street	Harrisburg, PA
Premium Financing Specialists	13520 Wyandotte	Grandview, MO
Progressive Premium Budget, Inc.	6300 Wilson Mills Road	Mayfield, OH
RIFCO	P.O. Box 1696	Houston, TX
Roosevelt Federal Savings and Loan Association	900 Roosevelt Parkway	Chesterfield, MO
Security Pacific Ins. Premium Financing, Inc.	#12 Executive Campus, 535 Rt. 38, Ste. 310	Cherry Hill, NY
Security Pacific Ins. Premium Financing, Inc.	51 Walston Street	Keene, NH
Silvey Corporation	3301 West Broadway	Columbia, MO
Tifco, Inc.	48 West Seegers Road	Arlington Hghts, IL
Treaty House d/b/a "Mr. Budget"	3169 Holcomb Bridge	Norcross, CA
United American Acceptance Corp.	1750 University Drive	Coral Springs, FL
Universal Premium Acceptance Corporation	9034 Natural Bridge Road	St. Louis, MO
Villa Premium Budget Plan, Inc.	14 East Jackson Blvd.	Chicago, IL
Washington County Mercantile Bank	121 E. High Street	Potosi, MO
Wer-Bec Financial Services, Inc.	P.O. Box 80	Crystal City, MO

SALE OF CHECKS REGISTRANTS IN MISSOURI ON JUNE 30, 1986

American Express Travel Related Services Company	American Express Tower, World Fin. Center	New York, NY
B&W Corporation of Portageville	102 King Avenue	Portageville, MO
BA Cheque Corporation	201 Mission Street	San Francisco, CA
Boatmen's Bancshares, Inc.	100 North Broadway	St. Louis, MO
Boonville United Super, Inc.	736 Fifth (Main) Street	Boonville, MO
Citicorp Services, Inc.	8430 West Bryn Mawr, 9th Floor	Chicago, IL
Community Drug, Inc.	128 N. Main	De Soto, MO
DMCD Incorporated	310 N. Washington	East Prairie, MO
De Soto Cigar Money Order Account	502 South Main	De Soto, MO
Eastgate Foods, Inc.	2006 E. Broadway	Columbia, MO
Fast Stop Markets, Inc.	1101 Vine Street	Festus, MO
Grand North Market Money Order Account	2400 N. Grand	St. Louis, MO
Hy-Vee Food Stores, Inc.	1801 Osceola Avenue	Chariton, IA
Koettings Foodway, Inc.	20 Plaza Drive	Ste. Genevieve, MO
Kovac's Inc.	7014 King Hill Avenue	St. Joseph, MO
Liberty Supermarket of Sikeston, Inc.	515 W. Malone	Sikeston, MO
Mercantile Bancorporation, Inc.	One Mercantile Tower	St. Louis, MO
Munford, Inc. t/a Majik Markets	1860-74 Peachtree Road	Atlanta, GA
National Money Order Service	4938 Natural Bridge	St. Louis, MO
Nowell's on Nifong, Inc.	505 E. Nifong	Columbia, MO
PJ's Party Shoppe	2522 E. 9th Street	Kansas City, MO
Republic Money Orders, Inc.	P.O. Box 2048	Dallas, TX
Retain Grocers Association of Greater K.C.	2809 W. 47th Street	Shawnee Mission, KS
Rich Food Store	1825 Mitchell Avenue	St. Joseph, MO
Sur-Safe Money Order Company	Route 2, Highway 114 West	Dexter, MO
Tom's Hyklas Drive-In	19th & Jule	St. Joseph, MO
Travelers Express Company, Inc.	5075 Wayzata Boulevard	Minneapolis, MN
Travellers Cheque Associates Limited	154 Edward Street	Brighton, England
Tru Valu IGA	P.O. Box 188	East Prairie, MO
Union Page Drug, Inc.	5298 Page	St. Louis, MO

ABSTRACT OF REPORTS OF CONDITION OF REGISTERED CONSUMER CREDIT LENDERS
AS OF THE CLOSE OF BUSINESS ON DECEMBER 31, 1984 AND DECEMBER 31, 1985

TOTAL MISSOURI BUSINESS

	257 OFFICES DECEMBER 31, 1984	254 OFFICES DECEMBER 31, 1985
Net Receivables	$ 499,245,718	$ 599,877,076
Total Assets	588,959,841	731,604,738
Charges Collected and/or Earned	$ 88,256,138	$ 101,304,478
Insurance Income	2,225,910	2,842,806
Other Income	11,689,924	25,753,290
Total Operating Income	102,171,972	129,900,574
Operating Expenses (Incl. Inc. Taxes)	$ 35,656,279	$ 50,850,226
Interest Paid on Borrowed Funds	44,759,513	53,105,500
Total Expenses	80,415,792	103,955,726
Net Earnings	$ 21,756,180	$ 25,944,848

PORTION ATTRIBUTABLE TO INSTALLMENT LOAN BUSINESS

	DECEMBER 31, 1984	DECEMBER 31, 1985
Net Receivables	$ 191,553,638	$ 224,731,467
Total Assets	198,617,458	235,532,410
Charges Collected and/or Earned	$ 36,740,249	$ 45,240,432
Insurance Income	1,473,871	2,075,682
Other Income	1,926,146	1,707,005
Total Operating Income	40,140,266	49,023,119
Operating Expenses (Incl. Inc. Taxes)	$ 21,655,508	$ 27,244,724
Interest Paid on Borrowed Funds	16,531,094	19,843,081
Total Expenses	38,186,602	47,087,805
Net Earnings	$ 1,953,664	$ 1,935,314